The Dissertation Committee for Danielle Juanice Alsandor Certifies that this is the approved version of the following dissertation:

Forging a Path to Success:

The Persistence and Resilience of Low-Income College Students

Committee:

Marilyn Kameen Supervisor

Richard Reddick

Jennifer Holme

Dorie Gilbert

Gregory Vincent

Forging a Path to Success:

The Persistence and Resilience of Low-Income College Students

by

Danielle Juanice Alsandor, B.A.; M.Ed.

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Dedication

This dissertation is dedicated to low-income college students and their quest to earn a college degree. May this dissertation in some small way shed light on the ways these resilient individuals forge a path to success.

Acknowledgements

After four years of undergraduate study and six years of graduate work, I truly cannot acknowledge all of the individuals who have touched my life and aided in my personal, professional, and spiritual growth. However, with these three pages, I make a heartfelt attempt to recognize those who have supported me through my doctoral journey.

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Forging a Path to Success:

The Persistence and Resilience of Low-Income College Students

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Danielle Juanice Alsandor, Ph.D.
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Supervisor: Marilyn C. Kameen

The rate of persistence among low-income college students continues to lag far behind that of high-income college students (Engle & Tinto, 2008; Mortenson, 2007). Research cites academic and social integration along with economic, social, and cultural capital affect college students' ability to persist (Bourdieu, 1986; Tinto, 1993). Low-income college students possess lower levels of capital and are six times less likely to persist than their high-income peers (Mortenson, 2007). This qualitative study explored the experiences of low-income college students who have forged a path to success through their persistence. The role of resilience was explored as resilience aids individuals in overcoming adversity. Through an interpretivist lens and a conceptual framework based on social, cultural, and economic capital, this study used phenomenology to add to the literature on student persistence by researching low-income college students and the role of resilience in their lives.

The combination of various forms of support (financial, emotional, psychological, and academic) along with resilience aided the low-income college students in this study as they worked to persist to graduation. Specifically, there are three main areas of emergent themes college choice process, barriers to access and persistence, and the contributing factors to persistence. Within these main themes, subthemes were identified that explain individuals from low-income households forge a path to college and to college persistence through resilience, positive individual characteristics, support from various entities, and by institutional involvement. A model of persistence for low-income college students is proposed illustrating how participants in this study were successful in graduating from a research university with high research activity. These findings support incorporating resiliency skills into curriculum for individuals from low-income households. Moreover, the findings provide educators, administrators, and personnel at all levels with recommendations on ways to improve persistence among low-income college students.

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CHAPTER 1: INTRODUCTION

Overview

Low-income students[1] enroll less frequently in postsecondary institutions and complete postsecondary education at lower rates than middle-income[2] and high-income students[3] (Engle & Tinto, 2008; Hooker & Brand, 2009; Mortenson, 2007). Research indicates that low-income students face significant financial barriers to college enrollment and struggle with academic, cultural, social, and environmental factors – all factors that limit their educational opportunities (Engle & Tinto, 2008; Somers, Woodhouse, & Cofer, 2004; The Pell Institute, 2004a). However, the lived experiences of low-income students and how they navigate a pathway toward college completion remains relatively unexamined. Few studies (Engle & Tinto, 2008) have investigated the influences on only low-income students' enrollment in postsecondary education. While most literature (Pascarella & Terenzini, 1980, 1991; Terenzini, Cabrera, & Bernal, 2001; Tinto, 1993) on college student persistence focuses on what contributes to student departure, my study redirects the focus onto the impact of capital (social, cultural) on low-income students' persistence. Low-income college students as an individual population have not been studied in great detail (citations). Researchers tend to combine

[1] Low-income students are "those whose family's taxable income for the preceding year did not exceed 150 percent of the poverty level amount" (less than $40,000) (U.S. Department of Education, 2009, ¶3).
[2] Middle incomes students are those whose family's taxable income for the preceding year exceeds 150 percent of the poverty level (~$40,000-70,000) and is "80% of the median family income for a given metropolitan area" (FinAid, 2010, ¶7).
[3] High-income students are those whose family's taxable income for the preceding year exceeds 150 percent of the poverty level (~more than $70,000) (FinAid, 2010, ¶7).

and/or conflate low-income college students with first-generation college students (Allen, 1999; Choy, 2002; Engle & Tinto, 2008; Gary, 2008; Tinto, 1993).

As a response to the need for further research in this area, my study identifies how low-income students have succeeded in earning a bachelor's degree. I conducted a qualitative study that examines the experiences of low-income college students who have successfully navigated their path toward college persistence. The study's findings offer educators and administrators a perspective, which contextualizes low-income students' process to persistence and, consequently, speaks to ways in which educators can work toward reducing the gap between college enrollment and completion for low-income students as compared to their middle-income and high-income peers. This study draws on existing literature to explore the issues surrounding postsecondary educational persistence for low-income youth. It specifically addresses how dominant culture and literature focus on the lack of social and cultural capital within low-income households or areas with concentrated poverty (Bourdieu, 1986; Orfield & Lee, 2005). Yet, students from low-income households do posses forms of social and cultural capital (Gonzalez, Moll, & Amanti, 2005; Moll & Greenberg, 1990; Moll, Amanti, Neff, & Gonzalez, 1992; Warikoo & Carter, 2009, Yosso, 2002, Yosso, 2005); unfortunately it is viewed as non-dominant. In this chapter, I identify the central problem this study addresses and explain the study's contribution to existing literature on the persistence of low-income college students.

Statement of the Problem

In the United States, once individuals complete compulsory schooling, postsecondary education is one of several options in forging their future plans. Young adults can pursue postsecondary education, enter the workforce, enlist in the military, or find a means of support elsewhere. Among these postsecondary options, research shows that attending college is critical to future financial gains (Paulsen, 2001; U.S. Census Bureau, 2009). Yet access to and academic preparation for college remains limited for low-income youth, students of color, and first-generation college students (Carter, 2001; Engle & Tinto, 2008; Kahlenberg, 2004; Somers, et al., 2004; Stafford, Lundstedt, & Lynn, 1984).

The Pell Institute (2004a) identified quality of education as one of the initial barriers low-income students face in their quest for higher education. One finding indicates that "students from low-income families are less likely to receive high quality K-12 education because they are more likely to attend schools with limited resources" (p. 8). This finding acknowledges that household income strongly contributes to students' educational experiences and access to opportunities. In their analyses of both quantitative and qualitative research studies, McDonough & Fann (2007) identified the connections between household income and access to quality education. They found that schools low-income youth attend, generally do not have a college-going culture (McDonough & Fann, 2007) and do not provide the same level of information and support as the schools which high-income youth attend. This suggests that if resources are limited, students' opportunities for success are typically limited. The perception of college affordability impacts both students' decisions of whether or not to enroll in postsecondary education along with their ability to persist once enrolled in an institution of higher learning (Hossler, Schmit, & Vesper, 1999; Nisbet, Ruble, & Schurr, 1982; Pascarella & Terenzini, 1980, 1991; Terenzini, Cabrera, & Bernal, 2001; Tinto, 1993).

Nationally, approximately 40% of low-income high school students enroll in some form of postsecondary education compared to 81% of high-income students (Mortenson, 2007). However, they only comprise 10% of the student body at four-year institutions and the completion rate hovers around that same number (Mortenson, 2007; Terenzini, et al., 2001). The low-completion rate among low-income students is a critical issue for today's society and presents a major problem that has far-reaching economic implications. By 2014, 80% of the fastest growing jobs will require some form of postsecondary education in America's new information and service based economy (Bureau of Labor Statistics, 2005). By 2018, 50% of all new jobs created, many from anticipated new technology and sustainability projects, will require education beyond high school (Bureau of Labor Statistics, 2009; Lacey & Wright, 2009).

To fill these new occupations and encourage economic prosperity, it is important for individuals in America's lowest income quintile to obtain postsecondary education. As Levine and Nidiffer (1996) state, "The existing routes out of poverty have diminished in number and too few poor people know of their existence" (p. 28). Research has shown the educational system is not working effectively (Bedsworth et al., 2006; Engle & Tinto, 2008; Levine & Nidiffer, 1996; Mortenson, 2007; Reindl 2007). Consequently, the system needs modification and should identify ways to increase enrollment and completion. These ways should then be provided to low-income students so they may persist through high school and postsecondary education. Standard forms of capital include access to networks, exposure to the arts, and receipt of a quality education. Since low-income students typically do not possess such access or exposure, research tends to conclude these students have little, if any, forms of social, economic, or cultural capital (Bourdieu, 1986; Coleman 1988; Portes, 1998).

However, not all literature focuses on the lack of capital. Some researchers (Gonzalez, Moll, & Amanti, 2005; Moll & Greenberg, 1990; Moll, Amanti, Neff, & Gonzalez, 1992; Warikoo & Carter, 2009, Yosso, 2002, Yosso, 2005) have identified that indeed low-income youth and people of color from underrepresented backgrounds do possess forms of capital; those forms are simply different from those of the dominant class (middle-income and high-income families). Moll & Greenberg (1990) coined the term “funds of knowledge” to refer to the way in which Mexican-American families communicate with each other to discuss and share information. The funds of knowledge is a form of cultural capital. González, Moll, and Amanti (2005) note that these families’ interactions with one another serve as a form of social capital. The families exchange knowledge, skills, and labor with each other, thereby forming trusting relationships and enhancing their resources. Yosso (2002, 2005) also identifies another form of capital that exists in communities of color, “community capital or community cultural wealth” (p. 70). This largely overlooked area includes “aspirational, navigational, social, linguistic, familial and resistant capital” (Yosso, 2005, p. 69). The more traditional forms of capital do not recognize the aforementioned characteristics, skills, and activities and, instead, focus on a deficit view. Thus, studies on the experiences of low-income youth who have persisted to graduation and what they deem to be beneficial capital need to be conducted and a model designed specifically to address their issues needs to be created. This study identifies paths of persistence for low-income youth so that the so-called American Dream is not deferred or interrupted for them.

The American Dream and Postsecondary Education

One of the founding values of this country is that, "All men are created equal, that they are endowed by their Creator with certain unalienable rights that among these are Life, Liberty, and the Pursuit of Happiness" (Jefferson, 1776, ¶2). This creed manifests itself into the American Dream, which is based on the belief that individuals can advance or become successful based on merit (Johnson, 2006). The message is that regardless of the circumstances of one's birth, with hard work, one can progress. In 1931, James Adams (1931) articulated this when he wrote,

> …the dream of a land in which life should be better and richer and fuller for every man [or woman], with opportunity for each according to his [or her] ability or achievement…a dream in which each man and each woman shall be able to attain to the fullest stature of which they are innately capable, and be recognized by others for what they are, regardless of the fortuitous circumstances of birth or position. (p. 404)

Given the racial, class, and gender inequalities that exist in America, the notion of success for all appears unrealistic to some (Kozol, 2000; Orfield & Lee, 2005). The concept that students from underprivileged, low-income backgrounds have the same opportunities as those from privileged, wealthy backgrounds fails to acknowledge those inequalities. Even the word 'dream,' which means a creation of the imagination, suggests how unattainable that concept appears for many low-income Americans. The dream is one that includes education for one's children, adequate housing, reliable personal transportation, and a secure retirement. To acquire such goods, a person generally must obtain employment and a college degree. As educational researcher Deborah Faye Carter (2001) states, the concept of the American Dream is simply a dream deferred for many. Carter acknowledges the economic disparities that exist for African Americans and for low-income families by utilizing one of Langston Hughes' (1958) most quoted lines of poetry: "What happens to a dream deferred?" (p. 123). Many low-income youth remain hopeful and continue to pursue the dream by enrolling in college, yet those who do not enroll or who depart from their institution stand by as their pursuit of the American Dream "dries up like a raisin in the sun" (Hughes, 1958, p. 123).

Postsecondary education is often considered the foundation for the American Dream (Bedsworth, Colby, & Doctor, 2006; Erisman & Looney, 2007). Recent research by the U. S. Census Bureau (2009a) indicates that college graduates earn an estimated $26,000 more a year than high school graduates; thereby, enhancing the likelihood of achieving this dream. Nevertheless, "students from low-income families do not enter college at the same rate as more affluent students. Academic, cultural, or financial factors limit low-income students' educational opportunities" (The Pell Institute, 2004a, p. 7). Only 15% of all college students come from low-income households and less than 10% of those students attend four-year institutions (Terenzini, et al., 2001). This illustrates how few of America's poor youth escape their environment and pursue postsecondary education. According to the National Center for Educational Statistics (2009b), there were 17.9 million students aged 18-24 enrolled in some form of postsecondary education in 2005; of that amount, only an estimated 2.6 million were from low-income households. However, college enrollment is not the only issue for low-income youth; graduation is also a concern. In 2005, the baccalaureate degree attainment rate for low-income youth increased to 12%; however the rate for high-income youth is 73% (Mortenson, 2007). These statistics highlight the disparities that exist in degree attainment between household income levels. Finances, income, and wages—basic economics—is the major predictor of future financial gains.

> American folklore often emphasizes the rags-to-riches Horatio Alger stories, which suggest that anyone with the gumption and smarts to prevail can lift themselves up by their bootstraps and transverse the income scale in a generation. Reality, however, shows much less mobility. (Mishel, et al., 2009, p. 5)

This echoes what other researchers (Carter, 2001; Devitis & Rich, 1996; Jillson, 2004; Johnson, 2006) have found—for many low-income families, the American Dream *is* deferred. Yet, some (the 10%) are able to traverse the difficult terrain and earn a baccalaureate degree. Researching and writing about these students' individual treks—how they did it, and who or what aided them—can contribute to literature that further encourages other low-income youth to persist.

PURPOSE OF THE STUDY

The overarching question that guided this research study was: How do low-income college students navigate a path toward college graduation? This study's theoretical context is based on an interpretivist epistemology, which focuses on interpreting social interaction and producing thick description of people's lived experiences (Geertz, 1973; Glesne, 2006). Using this framework, the research questions of this qualitative study were:

1. How do the lived experiences of low-income college students affect their ability to persist to college graduation?
2. What support networks or opportunities exist, if any, or are acquired, if any, that contribute to the persistence of low-income college students?
3. What is the role of resilience in the persistence of low-income college students?

From these questions, I studied the participants' pathways to success and paid special attention to those individuals, organizations, and personal characteristics that helped them in their academic achievement. I conducted focus groups and individual interviews in order to understand the role of resilience and ultimate persistence in these low-income college students' experiences. For demographic information and descriptive purposes, participants also completed a survey. This document provided background information on participants including household income, the number of occupants, and the types of resources students had access too. Lastly, participants completed the Resilience Scale, which gauges individuals' ability to be resilient and/or exhibit resilient tendencies (Wagnild & Young, 1993). Collectively, these data were used to identify key themes and develop and create a model of student persistence for these participants with implications for education personnel.

SIGNIFICANCE OF THE STUDY & OPPORTUNITIES FOR LITERATURE EXPANSION

The United States has one of the highest postsecondary education participation rates compared to other developed nations such as Japan and Canada. However, it ranks in the bottom half in degree completion and is second to last in bachelor's degree completion (Engle & Tinto, 2008; NCPPHE, 2006; OECD, 2008; Reindl, 2007). See Figures 1 and 2.

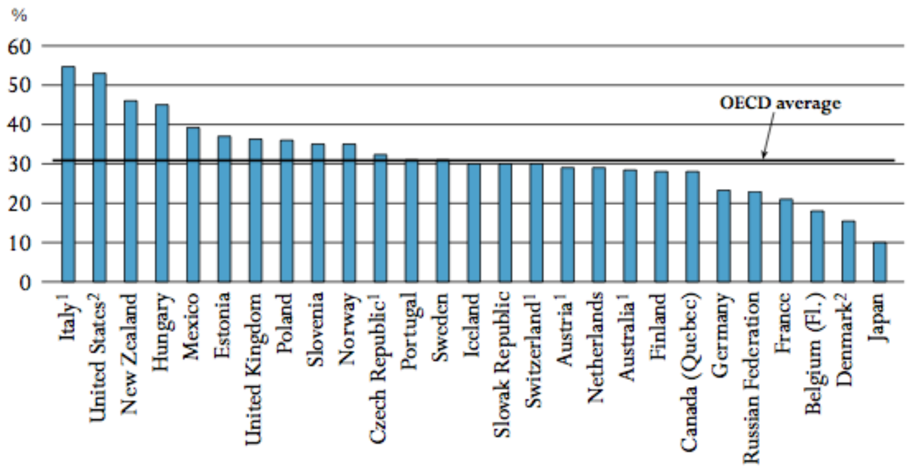

Figure 1. Students who enter higher ed and leave without first degree. (OCED, 2008)

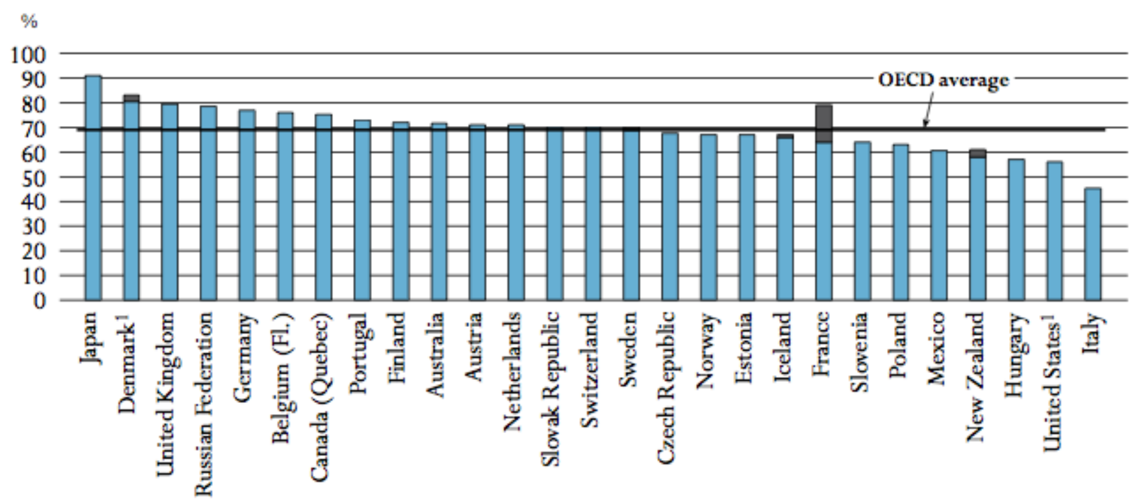

Figure 2. Completion rates in higher education. (OCED, 2008)

As shown in the above figures, more than 40% of students who enter higher education in the United States leave without earning a degree (OECD, 2008). According to McDonough & Fann (2007), "SES [socioeconomic status] is widely cited in sociological literature as the most influential factor in college access, affecting students' college aspirations, eligibility, and attendance beyond ability or achievement" (p. 59).

The higher the socioeconomic status, the better chances a student will graduate from high school, enroll in a postsecondary institution, and graduate with a college degree. These data reveal the need for research, initiatives, and funding to improve the educational attainment of those from low-income households. Some have called the process of earning a postsecondary degree a “leaking pipeline” (Hernandez & Lopez, 2004), “a deferred dream” (Carter, 2001), an act of “swimming against the tide” (Terenzini et al., 2001), and even “pushing a boulder uphill” (Somers et al., 2004). Given current economic conditions and the fact that “43% of children under six live in low-income families [and] 37% of children over age six” live in low-income households, it is an important issue (NCCP, 2010). The population of low-income families continues to increase (citation) and with figures such as these, the economic vitality of this country depends on individuals’ (from low-income households) attainment of higher education.

A sizable amount of literature has been written on student persistence, as will be presented in Chapter Two (Astin, 1975, & 2001; Bean, 1980; Engle & Tinto, 2008; Hossler et al., 1999; Nisbet et al., 1982; Panos & Astin, 1968; Pascarella & Terenzini, 1980 & 1991; Seidman, 2005; Spady, 1971; Summerskill, 1962; Terenzini et al., 2001; Tinto, 1975 & 1993). However, areas for research still remain. Studies which incorporate racial and gender diversity are needed, particularly because females outnumber males in higher education by 57% to 43% with even larger gender gaps among certain racial groups, particularly African Americans (NCES, 2009). Also, household income levels are often not accounted for in previous student persistence studies (Pascarella & Terenzini, 1980 & 1991; Tinto, 1975); thus, it is important to craft a model that incorporates income, since household income is a key background characteristic and/or pre-college attribute for student persistence. Finally, resilience literature focuses primarily on children enrolled in K-12 and who are in poverty (Garmezy, 1993). There are very few studies that investigate the role of resilience in other populations such as first generation college students, at-risk children, Mexican American high school students, and African American women (Clauss-Ehlers & Wibrowski, 2007; Finn & Rock, 1997; Gonzalez & Padilla, 1997; O'Connor, 2002).

Low-income youth face a series of barriers and possess some pre-college attributes, such as low quality K-12 education and a lack of access to educational resources, which negatively impacts their higher education attainment (Engle & Tinto, 2008; McDonough & Fann, 2007). It is important to learn how students respond positively and illustrate resilience in overcoming barriers to enrollment and persistence in college because this information can be used to help increase rates among similar students. Waxman, Gray, and Padrón (2003) identify the increasing validity and importance of resilience research on different populations: "Conceptual and empirical work on resilience has gained recognition as a framework for examining why some students are successful in school, while others from the same socially- and economically-disadvantaged backgrounds and communities are not" (p. 1). This study provides a better understanding of the dominant factors that contribute to low-income college students' persistence and the process by which low-income students can acquire the necessary social and cultural capital to achieve academically.

Addressing student persistence is important because income inequality is increasing and completing postsecondary education is one of the most effective avenues for individuals to increase their financial earnings (DeNavas-Walt, Cleveland, & Webster, 2003; Mortenson, 2007). Without advancement in college completion rates among individuals from low-income households, the adage "the rich get richer and the poor get poorer" will conform to fact (Durham, Hirshleifer, & Smith, 1998, p. 970). Members of the top income quintile receive 49.7% of the nation's income, while the bottom quintile receives only 3.5% (DeNavas-Walt, Cleveland, & Webster, 2003). The top fifth of households earn 14 times more income than the bottom fifth. However, what is more troubling than the large differences in income is that this income inequality manifests into inequalities in accessing postsecondary education. High-income youth are still six times more likely to earn a four-year degree than low-income youth, and the gap has almost doubled in the last 35 years (Mortenson, 2007). This highlights the fact that low-income youth not only lack economic capital, but also face greater odds in the pursuit of higher education. These additional odds suggest that the issue of low degree attainment among low-income students is more than just economics. Social and cultural factors impact enrollment and persistence.

As Bourdieu (1986) notes, a lack of economic capital directly impacts the amount of social and cultural capital an individual possesses. Low-income college students, who possess low levels of social, cultural, and economic capital, are indeed "pushing a boulder up a hill," but do have ways of acquiring capital (Somers et al., 2000; Yosso, 2005). Student persistence research has investigated the role of pre-college entry factors, personal characteristics, and academic and social integration on students' enrollment and departure decisions (Astin, 1975, 2001; Bean, 1980, 1982; Engle & Tinto, 2008; Mortenson, 2007; Orfield, 2004; Spady, 1971; Summerskill, 1962; Terenzini et al., 2001; Tinto, 1975, 1993). This study drew from student persistence research; however it focused specifically on the persistence of low-income college students and the role of resilience in low-income college students' ability to persist to graduation.

The term resilience has multiple definitions. Some researchers define resilience as a strength individuals possess and use in certain experiences (Luthar, Cicchetti, & Becker, 2000; Margalit, 1993; Werner, 1993). Others view resilience as a way of adapting to certain experiences (Felton, 2000; Masten, Best, & Garmezy, 1990; Wagnild & Young, 1993). For the purposes of this study, resilience is defined using Wagnild's (2009) definition: "the ability to recover from adversity" (p. 11).

KEY TERMS

Throughout this study, multiple terms are used to describe the participants and to provide relevant contextual information. These terms are derived from the literature.

***Continuing-generation college student**:* A student with at least one parent who has some postsecondary education (Lohfink & Paulsen, 2005; Somers et al., 2004).

***Cultural capital**:* Cultural goods such as books and dictionaries, and the level of educational attainment, career positions, and societal titles (Bourdieu, 1986). It also includes, "access to certain cultural signals (such as attitudes, preferences, tastes, and styles)" (Carter, 2003, p. 136).

First-generation college student*:* A college student whose parents did not complete a bachelor's degree (Choy, 2001; Lohfink & Paulsen, 2005; Nuñez & Cuccaro-Alamin, 1998).

High-income college student*:* A college student who comes from a high-income household where taxable income for the preceding year exceeds 150 percent of the poverty level (~ more than $70,000) (FinAid, 2010, ¶7).

Lived experience*:* Individuals' knowledge of the social world as they occur within a specific historical and social context. These experiences can "reveal the connections between the social, cultural, and historical aspects of people's lives" and allow researchers to better understand the phenomenon (Ritchie & Lewis, 2003, p. 7).

Low-income college student*:* A college student who comes from a low-income household (as defined by the Department of Education 2009 low-income household levels. See Table 1).

Low-income household*:* A household whose taxable income for the preceding year did not exceed 150% of the poverty level amount. See levels in Table 1.

Table 1

2009 Department of Education Federal Low-Income Levels

Size of Family Unit	48 Contiguous States, D.C., and Outlying Jurisdictions	Alaska	Hawaii
1	$16,245	$20,295	$18,690
2	$21,855	$27,315	$25,140
3	$27,465	$34,335	$31,590
4	$33,075	$41,355	$38,040
5	$38,685	$48,375	$44,490
6	$44,295	$55,395	$50,940
7	$49,905	$62,415	$57,390
8	$55,515	$69,435	$63,840

***Middle-income college student**:* A college student who comes from a middle income household where taxable income for the preceding year exceeds 150 percent of the poverty level (~$40,000-70,000) and is “80% of the median family income for a given metropolitan area” (FinAid, 2010, ¶7).

***Persistence**:* A college student’s continuous enrollment at a college or university from one year to the next (Rethlake, 2007; Tinto, 1987).

***Poverty**:* A financial state determined by “a set of income thresholds that vary by family size and composition” (U. S. Census Bureau, 2009b). See levels in Table 2.

Table 2

2009 Poverty Guidelines for the 48 Contiguous States & District of Columbia

Persons in family	Poverty guideline
1	$10,830
2	14,570
3	18,310
4	22,050
5	25,790
6	29,530
7	33,270
8	37,010

Note. For families with more than eight persons, add $3,740 for each additional person.

Resilience*:* "The ability to recover from adversity" (Wagnild, 2009, p. 11). In the case of low-income students in higher education, resilience

Social capital*:* "Actual or potential resources linked to possession of a durable network, relationship, or mutual acquaintance—membership in a group" (Bourdieu, 1986, p. 248).

Academic Success*:* Persistence to graduation from a four-year institution.

TRIO*:* "TRIO is a series of federally-funded programs authorized under Title IV of the Higher Education Act [of 1965] to help low-income Americans enter college, graduate, and move on to participate more fully in American economic and social life. TRIO programs are intended to help students overcome class, social, and cultural barriers" (Hooker & Brand, 2009, p. 202).

Underrepresented*:* This term describes racial and/or ethnic populations that historically have not participated in higher education in large numbers and that have not reached a critical mass within higher education. Those groups include African Americans/Blacks, Latinos/Hispanics, and Native Americans. Certain ethnicities within the Asian American/ Pacific Islander population are considered underrepresented (e.g. Vietnamese, Filipino, Cambodian, Hmong, and Laotian (Lee, 1994).

ORGANIZATION OF THE STUDY

This chapter introduced my study and presented relevant information to explain its purpose. Chapter Two reviews literature on economic and sociological research along with literature on student persistence and resilience. It also outlines the theoretical frameworks and identifies how this study seeks to expand literature on student persistence by focusing on one college subpopulation—low-income students—and investigating the role of resilience. Chapter Three details the methodology of the study with Chapters Four and Five identifying the study's findings. Chapter Six identifies recommendations to improve persistence among low-income college students.

CHAPTER 2: REVIEW OF LITERATURE

OVERVIEW

As described in Chapter One, notions of the American Dream and Horatio Algier stories of youth pulling themselves up by their bootstraps are grossly misleading (Henslin, 1997). For low-income families particularly, this rhetoric, which promises wealth and happiness for all who work hard, is deceptive. We live within unequal structural institutions; thus to believe in concepts of individual meritocracy requires, a failure to acknowledge the barriers that inequitable institutionalization poses. As Waldner (2003) notes, "the cruel irony of rugged individualism is that it fails to acknowledge the existing systemic barriers such as poverty, racism, or sexism or deficiencies in the educational system that frustrate the ascendance of the working class and poverty class" (p. 103). These deficiencies are among the primary reasons why college completion rates among America's low-income students continue to lag far behind their high-income peers (Bowen, Chingos, & McPherson, 2009; Mortenson 2007). This chapter explores the salient economic, sociological, educational, and psychological underpinnings that both prevent and contribute to student persistence and resilience among low-income students. This chapter concludes by identifying how literature can be expanded to discuss persistence and resilience among low-income college students.

RELEVANT ECONOMIC RESEARCH

Human Capital Theory

The success, health, and wealth of a nation depend on its citizenry and their ability to work, think, invent, and advance (Hansen, 1983; Paulsen & Smart, 2001;

Schultz, 1961). Economist Theodore William Schultz (1961) spoke of the importance of human investment or human capital as a factor that greatly impacts the American and global economy. He offered five areas where the United States should focus its attention: health, on-the-job training, education, study and extension programs, and internal employment migration. He argued that by investing in these efforts, citizens could benefit greatly. Social economist Becker (1964, 1993) extended the concept of human capital by stating that expenditures on education, training, and medical care are a nation's most important investments. With regards to education, he noted that people gain returns on their investment while pursuing academic study even after forgone income is considered. Following Schultz's (1961) lead, Becker (1964, 1993) expanded the concept of human capital by stating that investment in schooling not only improves health and earnings, but also adds to a general interest in learning.

Schultz's (1961) description of human capital focused primarily on the occupational and employment aspect, whereas Becker (1964, 1993) sought to emphasize investment in education as it positively affects other areas of life. Becker (1993) explains, "human capital analysis assumes that schooling raises earnings and productivity mainly by providing knowledge, skills, and a way of analyzing problems" (p. 19). Thereby, investing time and money into people to earn a postsecondary degree, was deemed more important. Becker and Murphy (2003) then studied the interactions between market behavior and social forces. The authors reemphasized that the most important determinant of income distribution is investment in human capital and other forms of capital (Becker & Murphy, 2003). Even after considering forgone wages, investment is still beneficial. A 2007 College Board report confirms the finding.

> By age 33, the typical college graduate who enrolled at age 18 has earned enough to compensate for borrowing to pay the full tuition and fees at the average public four-year institution, including interest on student loans to cover those charges, and earnings forgone during the college years. (Baum & Ma, 2007, p. 11)

The concept asserts that funding education is an investment in human capital that yields both individual and societal economic gains. When nations heavily invest in education, crime rates decrease, civic engagement increases, voter participation enlarges, physical and mental health improve, unemployment decreases, and the need for public assistance is reduced (Baum & Ma, 2007; Christophersen & Robison, 2002; Institute for Higher Education Policy, 2005; Williams & Swail, 2005). Human capital theory is a neoclassical economic theory, which claims that wealth or income distribution is a direct result of individual decisions and opportunities. However, there are more radical economic theories, which account for the dynamic of power in the creation of human capital that can also inform the rationale for income distribution.

Paradox of Power Concept

Economist Hirshleifer (1991) coined the term "Paradox of Power" to explain how marginalized people overcome their status and their position relative to their strong counterparts. Though originally based on literature related to power and authority in the workplace, when applied to low-income households, this concept suggests that an "initially poorer [family] will end up gaining in relative position in comparison with an initially richer [family]" (Durham, Hirshleifer, & Smith, 1998, p. 970). This suggests that individuals with less actual or perceived capital can improve more than individuals who already have actual or perceived capital. The less you have in the beginning, the more you have to gain through education. However, the authors acknowledge this paradox is not always consistent; sometimes weaker or poorer people make gains in life, other times they do not. One factor that can determine whether people improve their life circumstances is if they experience productive activities or struggles and make positive decisions. For example, low-income youth who enroll in postsecondary education are engaging in a productive activity, and thereby experience high economic gains. The majority of those who do not enroll or who do not persist encounter a conflict, which can result in limited economic gains. To encourage individuals from economically challenged households to enroll in postsecondary education, financial aid is provided in different forms. The following section explains this is a key factor in motivating low-income youth to pursue higher education.

Financial Aid

Unlike public elementary schools, junior high schools, and high schools, public institutions of higher education are not free. Tuition and fees, textbooks, room and board, and other expenses easily add up to thousands of dollar a year. In the 2008-2009 academic year, the national average cost of tuition at four-year public institutions was $14,256 (NCES, 2009c). For low-income families, footing over $14,000 a year, over $56,000 for years, is not realistic. As Gallagher suggested six decades ago,

> …by no means all of the high school graduates who have college abilities actually get to or through college...parental income is much more important than student's ability in determining who goes to college. (1950, p. 344)

Gallagher’s assertion that family income and college enrollment are directly linked still resonates today. However, a sweeping change to the funding of education has occurred since the 1950’s. The passage of the Higher Education Act (HEA) of 1965 (Public Law 89-329, 79 STAT 1219) sought to address some of the issues preventing access to higher education. One of the HEA’s outcomes was the provision of financial aid to low-income individuals and other support programs to strengthen postsecondary educational resources and provide better access to those resources for people from disadvantaged backgrounds. Today, billions of federal dollars are allocated to financial aid for college students. In 2007-2008, 66% of all undergraduates received some form of financial aid (NCES, 2009a). This assistance has greatly expanded access to higher education for students from low-income households and is critical to their enrollment (Cabrera, Nora, & Castañeda, 1992; Heller, 1997, 2002; Jackson, 1978; Leslie & Brinkman, 1987; Tierney, 1980).

Financial aid includes federal grants, campus-based aid, student loans, and parent (PLUS) loans. Campus-based aid consists of federal work-study programs, federal supplemental educational opportunity grants, and federal Perkins Loan programs (College Board, 2008a). These forms of aid are disbursed to the financial aid offices at participating educational institutions and issued to students. Various forms of aid are instrumental in encouraging postsecondary enrollment among low-income students. For this population, “sticker price,” which is the published price of college tuition (that does not factor in financial aid), influences their decision to enroll in postsecondary education (Choy, 2000, 2002; Dynarski, 2003). The most beneficial types of financial aid include work-study programs and grants as neither of them have to be repaid (DesJardins, Ahlburg, & McCall, 1999; Somers, 1995). In addition, students build relationships with their work-study employers - a form of social integration that encourages student persistence. However, changes over time have led to a primarily loan focused model of financial aid.

From 1965 to the early 1990s, grant aid constituted a higher percentage of financial aid than student loans—and was a main source of aid for low-income youth (College Board, 2008a). However, from academic years 1991-1992 to 1999-2000, "Total grant aid for undergraduates grew at an average annual rate of 3.5% in constant dollars, while total loans increased an average of 8.1% per year" (College Board, 2008a, p. 12). From 2000-08, undergraduate grant aid increased an annual rate of 6.4%, while total loans increased 8.2% (College Board, 2008a).

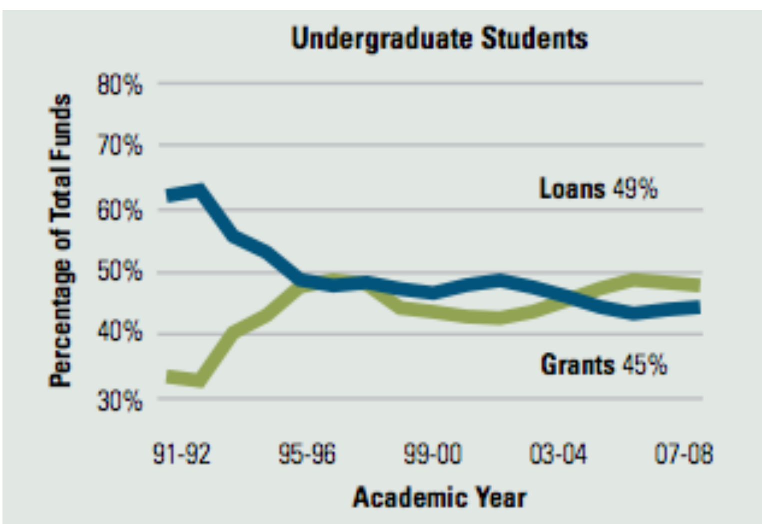

Figure 3. Grants and Loans as a Percentage of Funds from Total Aid and Nonfederal Loans, 1991-92 to 2007-08 (College Board, 2008a)

It is important to note that the increase in loans compared to grants does not represent a decrease in grant aid overall, but rather a dramatic increase on the reliance of educational loans. Steadily, loans represented larger amounts of aid than grants and work-study programs as Figure 3 shows (NCES, 2005). However, the acquisition of loans has an increasingly negative impact on persistence. For example, Kane (1999) demonstrated that an additional dollar of grant aid is more effective in encouraging students to enroll in college than loan aid. DesJardins, Ahlburg, and McCall (2002) found that "…different types of aid represent more than their apparent dollar value. They have psychosocial value in addition to cash value and this characteristic seems to be important to students and affects retention" (p. 669). This means when students receive their financial aid award letters and view an entry on the award letter for a grant or for work-study, the student places more emphasis on those items than student loans or parent loans. However, when compared to receiving no aid, loans are still the better alternative (DesJardins et al., 2002; Hu & St. John, 2001; Li & Killian, 1999; Somers, 1995).

Increases in the net cost of postsecondary education affect the enrollment behavior of low-income students more than other students (McPherson & Schapiro, 1991). This reaction to price adjustments was termed student price response by Chisholm and Cohen (1982). After analyzing economic theory, price theory, and student data, they concluded that net price influences student demand for higher education. Leslie and Brinkman's (1987) research acknowledged that not all price changes impact enrollment equally. By reviewing and comparing multiple studies (Jackson & Weathersby, 1975; McPherson, 1978), the authors found the major concern regarding student price sensitivity is the actual sticker price of tuition and not sticker price minus financial aid (Leslie & Brinkman, 1987). Given public accessibility to college tuition and fees information, it is important for institutions to target those who would likely not attend without financial assistance; which are low-income youth and first-generation college students (Engle & Tinto, 2008; McPherson & Schapiro, 1991; Tierney, 1980). Researchers caution the increase in loans as they have different effects than grants on low-income students enrollment and persistence (Olivas, 1985; St. John & Starkey, 1995; Somers et al., 2004). Some of the nation's most selective and elite institutions have implemented creative measures to recruit low-income students to higher education by packaging financial aid in new ways.

The New Financial Aid Package?

In 2001, Princeton University redefined financial aid when it made headlines announcing its new initiative to provide full-tuition scholarships to low-income and middle-income families (*Journal of Blacks in Higher Education*, 2008; Princeton University, 2008). By replacing student loans with grants, extending "need-blind" admissions, and adjusting their need formula to remove home value, their undergraduate financial aid office became the first in the nation to establish a "no-loan aid program" for all students regardless of income level (Princeton University, 2008, p. 3). Need-blind admission systems were designed to provide a fairer evaluation of students' admission applications by not considering students' and/or their parents' financial circumstances to determine admission decisions. The intent is to diversify the student body and provide substantial financial aid packages to students from low-income households. This initiative allows all students to graduate without debt, which is a rarity in higher education (Burdman, 2005; Long & Riley, 2007). Yet, it was not until 2004 that this new economic strategy spread.

In February 2004, Harvard University eliminated expected family contribution and announced that students from households with annual incomes of less than $40,000 could attend without incurring cost ("Harvard Announces," 2004). Designed to encourage talented low-income youth to consider Harvard as a viable and affordable option, this initiative also created a summer program for economically disadvantaged high school youth from tenth grade to high school graduation ("Harvard Announces," 2004). By establishing a program to motivate low-income youth and offering the opportunity for no-cost postsecondary education, Harvard's intent was to increase the college attendance rates of youth from low-income households. However, Harvard also offered a new financial aid strategy to families with an annual income up to $60,000. Students from households within that income range received an average reduction in their expected family contribution by $1,250 ("Harvard Announces," 2004). Two years later, Harvard administrators expanded the financial aid initiative to include zero contribution for any family earning $60,000 or less and for those with up to $80,000 a decreased amount of family contribution ("Harvard Expands," 2006; Farrell, 2008). Citing a 24% increase in enrollment of students from households with incomes below $60,000 in the fall 2005, university officials hail the program's effectiveness ("Harvard Expands," 2006).

Harvard began a new financial aid model that other elite institutions have replicated to assist in recruiting students from low-income families and encouraging their persistence once enrolled. Modifying the model to fit their institutions, Ivy League institutions such as the University of Pennsylvania, Stanford, Cornell, Yale, Dartmouth, Brown, and others have created measures to attract bright low-income students (Brandon, 2006). Some colleges have replicated financial aid packages that provide no tuition charges for students from families under a designated income level; others have eliminated loans or converted loans to grants. These institutions have set a standard in hopes of reaching low-income youth. Some public institutions developed strategies for low-income students as well. Michigan State University, the University of North Carolina-Chapel Hill, and Texas A&M University are a few state-funded institutions that have developed no- or low-priced tuition programs for low-income families; other schools are considering the option (Brandon, 2006; Texas A&M University, 2008).

Another financial aid change occurred; this time to benefit middle and upper-income students. In 2007, Harvard's financial aid initiative grew to include three key elements—no loans for all students, payment based on income for those earning between \$120,000 and \$180,000, and the elimination of home equity consideration ("Harvard Announces Sweeping," 2007). In the past, Harvard University would consider the worth of parents' home in determining the expected family contribution or parental ability to pay. With that consideration gone, Harvard University created a comprehensive initiative that makes over 90% of families eligible for its financial aid ("Harvard Announces Sweeping," 2007). So, are these new financial aid initiatives effective at enrolling youth from low-income backgrounds?

The *Journal of Blacks in Higher Education* (2008) show high-ranking institutions with these programs yield only marginal success with increasing economic diversity within their student bodies. Even with the creation of these new financial programs, students from low-income households (typically defined as $40,000 or less) are not enrolling in increased numbers at the nation's most elite institutions (Fischer, 2008). Pell Grant eligibility data serve as a proxy of low-income status (and is used to approximate enrollment of students from low-income households). Statistics from 2004-2007 reveal that of the nation's 30 top-ranked institutions in *U. S. News and World Report*, only four experienced an increase in the enrollment of low-income students (Fischer, 2008; *Journal of Blacks in Higher Education*, 2008). Those four include Harvard, Princeton, Vanderbilt, and MIT. One institution's percentage, Dartmouth College, remained unchanged. However, for the remaining 25 institutions:

> The percentage of the student body that came from low-income families declined from 2004 to 2007. And again this was in a period when these universities had revamped their financial aid programs to make them more attractive to low-income students. (*Journal of Blacks in Higher Education*, 2008, ¶10)

Overall, the percentage of undergraduate Pell Grant recipients in 2007 at the nation's 75 wealthiest institutions was just 13.1% compared to 14.3% prior to these initiatives (Fischer, 2008). Even public institutions with large endowments saw a dip in recipients from 19.6% to 18% (Fischer, 2008).

These data along with others, (Engle & Tinto, 2008; Mortenson, 2007), suggest that these new financial aid programs are not effective in recruiting low-income students. Targeting low-income students with financial aid packages is only part of the process and will not substantially increase the chances low-income students will gain admission. Moreover, students may be admitted, but choose not to enroll. By not dedicating aid solely to students from low-income households, but expanding the aid to all (benefitting middle and upper-income families), the level of competition has increased (Davies & Guppy, 1997; DiMaggio, 1982; *Journal of Blacks in Higher Education*, 2008; Seider, 2008). "The money is there for these students if they gain admission, but, on average, students from low-income families are still having difficulty competing for spaces at these institutions" (*Journal of Blacks in Higher Education*, n.d., ¶15). Therefore, any new approach to financial aid allocations suggests the need for not only investing in human capital and the economic gains that emerge from such investments, but to also address the academic, social, and cultural needs of low-income students (Engle & Tinto, 2008; Pascarella & Terenzini, 1980, 1991; Pike, Smart, Kuh, & Hayek, 2006; Terenzini et al., 2001; Tinto, 1993). The following section explores those social and cultural needs and how sociological literature addresses the other forms of capital (Bourdieu, 1977 & 1986; Bourdieu & Passeron, 1977; Coleman, 1988; Davies & Guppy, 1997; DiMaggio, 1982; DiMaggio & Mohr, 1985; Erickson, 1996; Sewell & Shah, 1967).

Relevant Sociological Research: Income Impacts Capital

According to Bourdieu (1986), there are three forms of capital—economic, social, and cultural. Of these forms, economic capital addresses one's financial status, property holdings, and/or household income; social capital describes one's access to networks and connections; and cultural capital acknowledges one's educational qualifications or credentials and access to education (Bourdieu, 1986). French sociologist Pierre Bourdieu described the role of capital after formulating the concept of *habitus* “as a socially constituted system of cognitive and motivating structures, and the social structured situation in which the agents’ interests are defined” (1977a, p. 76). This “system of structure” provides a framework that may be applied to how students’ backgrounds, beliefs and experiences impact their greater social world. Using a primarily economic term, capital, Bourdieu (1986) discusses how it forms individuals’ place in society and can be inherited or accumulated over time. He identified three forms of capital and acknowledges, “economic capital is at the root of all the other types of capital” (p. 252). Each is important because collectively they affect peoples’ lives; however, the amount of economic capital one possesses determines his or her access to greater networks, varied experiences, and to a certain extent their future educational or occupational outlook. Thereby, Bourdieu (1986) acknowledges the role of social class in shaping the lives of people. Bourdieu (1977b, 1986) moves beyond the economic capital dialogue by explaining how socioeconomic status directly influences the amount of social and cultural capital one is able to access.

Social Capital

Social capital refers to human and material resources and one’s ability to access them. It is determined by answering such questions as: “Who do you know?” “Who knows you?” and “What do you possess or have access to?” Bourdieu defines it as the following,

> …the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships or mutual acquaintance and recognition—or in other words, to membership in a group. (Bourdieu, 1986, p. 248)

This group membership is instrumental in building capital. Bourdieu (1986) acknowledges that capital (especially social capital) has the ability to produce positive results (e.g. connections for jobs, likelihood of college enrollment, etc.). Social capital depends upon one's amount and quality of interpersonal connections (Bourdieu, 1986). Those who are products of middle- or upper-income families possess these networks and engage in continual exchanges within them. However, youth from low-income households do not have access to larger, more affluent social networks. Sociologist Portes (1998) explains that social capital requires the investment of economic resources. Challenges exist for low-income youth who do not have inherited social capital and whose lack of economic capital prohibits them from forming effective networks. For example, the neighborhoods and environments of most low-income youth are unable to provide access to multiple positive role models, people who can provide internships or meaningful work experience, or people who can share knowledge from their varied educational, career, or travel experiences. In essence, parents with inherited poverty pass on fewer amounts of resources and educational opportunities than parents who are considered middle or upper class (Portes, 1998).

Coleman (1988) drew form Bourdieu's research and applied it specifically to education. In Coleman's work, social capital has different forms—obligations and expectations, information channels, norms and effective sanctions. He stated that a lack of social capital affects educational outcomes, oftentimes resulting in dropping out of school. Those from larger families, low-income households, or single-parent families tend to have higher drop out rates, which Coleman (1988) attributes to the lack of capital.

He also linked social capital to human capital and concluded that both, combined with high expectations from family and the greater community, are critical to the well being of children and to the reduction of drop out rates. Based on these findings, low-income students' educational pursuits are particularly at risk. Social capital is identified by access to social networks and various resources that may provide positive role models, career information, and financial advice; low-income students often lack those networks.

Teachman, Pasch, and Carver (1997) used Coleman's (1988) framework to study parental income. They found that income level, and not parental education, is more heavily involved in persistence and more "context dependent" (p. 1357). This means that the home and educational environments of those from low-income households presents a greater challenge to them compared to the same environments of their peers from high-income households. For example, some parents may not have a college degree, but have managed to earn a middle or high income. The study by Teachman et al. suggests that the children of parents who make more (regardless of parental education level) would experience fewer obstacles than a child from a low-income household. The reverse is true as well. For children of parents who have a college degree, but are low-income and live in an area with concentrated poverty, the children are at a higher likelihood to experience challenges; Teachman et al.'s study indicates that, when it comes to determinants of college attendance and persistence, the level of household income trumps parental education. Teachman, et al. (1997) suggests that low-income parents can overcome some of the issues and challenges that exist because of their lack of economic resources. They suggest acquiring social capital through human capital, though no suggestions of how to acquire social capital are provided. However, what has been provided are data showing that low-income youth tend to come from neighborhoods with concentrated poverty, few college graduates, and limited access to positive networks and role models (Levine & Nidiffer, 1996; Orfield, 2004; Orfield & Lee, 2005). The lack of social capital found in these neighborhoods is also typically accompanied by a lack of cultural capital.

Cultural Capital

There are three types of cultural capital—embodied, objectified, and institutionalized; meaning individuals have a mental imagery of capital and cultivate that image, own cultural goods such as books, dictionaries, and instruments, and finally possess educational degrees, career positions, and societal titles (Bourdieu, 1986). Similar to the other forms of capital, the amount of cultural capital one has is proportionate to the likelihood of postsecondary enrollment and academic success. Bourdieu (1986) says cultural capital explains the "unequal scholastic achievement of children originating from the different social classes…[and dispels] the view that academic success or failure [is] an effect of natural aptitudes" (p. 243). This means that innate or natural ability is not the best or only predictor of an individual's success. One's environment and access to resources and capital are key factors. Parents, guardians, and family are the main producers and reproducers of cultural capital (Tierney, 2002). For low-income youth who may live in poverty or slightly above it and whose parents may not have earned a college degree, acquiring cultural capital is a struggle. This is particularly true because as McDonough (1997) concludes, "Cultural capital is precisely the knowledge that elites value, yet schools do not teach" (p. 9).

Teaching cultural capital would be beneficial because cultural capital plays a greater role in the educational process. For example, DiMaggio (1982) studied cultural capital and found that it affects high school grades and leads to education inequality. Upper class or high-income youth have greater access to quality education and greater resources such as SAT practice classes, college preparatory courses, and on-campus college visits. These resources lead to better educational outcomes such as higher SAT scores, dual enrollment credit, knowledge of college life, and therefore higher college enrollment and graduation rates (DiMaggio & Mohr, 1985; Tierney, 2002). This inequality re-emphasizes that those who have more capital reap better educational benefits (Bourdieu & Nice, 1984). Those who have less capital are at a socio-academic disadvantage. However, some researchers (Carter, 2002, 2005; Gonzalez, 2005; Moll & Greenberg, 1990; Moll et al., 1992; Yosso, 2002, 2005) suggest that the definition of cultural capital requires closer examination. Their work underscores that individuals from low-income households and people of color do possess cultural capital; however, mainstream society and most of academe tend to dismiss the value of such capital.

Different Forms of Social & Cultural Capital

For the most part, the United States boasts "middle class values" which perpetuate social norms (Payne, 2005) and dictate certain normative behavioral and social expectations. However, the United States consists of a range of social classes, each of which holds its own set of norms. Middle class values cannot be applied with one wide brushstroke. The vocabulary, language, behavior, and more importantly resources among people from different socioeconomic and class levels vary. Payne (2005) explains these differences in her book, *A Framework for Understanding Poverty*. She cites eight resources that distinguish those in poverty or low-income households from those in middle class and wealthy households: 1) financial, 2) emotional, 3) mental, 4) spiritual, 5) physical, 6) support systems, 7) relationships/role models, and 8) knowledge of hidden rules (Payne, 2005).

The recognition that individuals from low-income households have different levels of resources and different values has led to the identification of different forms of cultural and social capital that are specific to low-income families. Communication and family are very important to low-income families, people of color, and to those living in poverty (Payne, 2005). Rather than focus on what these populations lack, Moll et al. (1992), Yosso (2005), and Carter (2005) focus on the strengths and capital of these same populations. These authors and others (Biggs, 1998, 2003; Lareau, 1987; MacLeod, 2009) suggest that some of the access issues do not lie with the individuals themselves, but with larger systemic norms. Because the United States is defined by middle class values, the rules that are produced and guarded by the middle class remain hidden from those that are not members (i.e. low-income populations). Sociologist Prudence Carter (2005) endorses this point when she states, "in our society, not all groups, but rather a privileged few get to define what knowledge is or to define the images of the intelligent student" (p. 6).

Funds of Knowledge

Moll and Greenberg (1990) termed this sharing process "funds of knowledge" which is defined as "social sharing knowledge [occurring] as part of household functioning" (p. 320). Moll and Greenberg (1990) observed Mexican American families sharing information, individual skills and resources to benefit the community. Individual skill sets like carpentry and cooking, etc. are exchanged for information. This reciprocal exchange is also known as community cultural capital and refers to the collective use of resources that exist within families and individuals in a community. González, et al. (2005) state these families' interactions are indeed a form of social capital, as they exchange individual areas of expertise for valuable knowledge and resources.

The notion of "funds of knowledge" provides another perspective about low-income youths' capital. Social and cultural capital, as defined through the works of Bourdieu (1986), Coleman (1988), Engle & Tinto (2008) focus on capital as defined by middle class standards. These standards include access to educated professionals, opportunities to attend museums, performing arts events, or travel. Given that definition, the nature of housing patterns in the United States and the few opportunities for low-income youth to interact with people from different socioeconomic levels, it is not surprising to conclude that low-income youth lack capital. However, the notion of funds of knowledge provides a definition of capital that incorporates low-income communities' and/or communities' of color codes of behavior. Indeed, while it is accurate to acknowledge that individuals from low-income households face barriers and issues, it is also critical to recognize the ways in which individuals in this population work to overcome some of those challenges.

An African proverb states, "It takes a village to raise a child." This well-known quote suggests that united, communal relationships are key to producing a thriving community. Most often this phrase is used in reference to educating and guiding youth. The notion of “funds of knowledge” mirrors this sentiment by illustrating that people can work together to build capital. Psychologist Karen Korabik (2008) discusses this concept and acknowledges how the definition of village needs to be expanded. Used in reference to work-life balance, Korabik’s (2008) research can also be applied to educating the nation’s most vulnerable youth. She cites a quote from Hillary Rodham Clinton, “When I am talking about ‘It Takes a Village,’ I'm obviously not talking just about or even primarily about geographical villages any longer, but about the network of relationships and values that do connect us and bind us together” (Korabik, 2008, p. 287). Connectivity is occurring in communities says Chicana/Chicano studies scholar Tara Yosso (2002, 2005). She provides a different definition that also identifies positive social and cultural capital often overlooked in marginalized populations.

Community Cultural Wealth

Yosso (2005) shifts away from the deficit viewpoint which narrowly depicts individuals who reside in impoverished, low-income, or predominantly people of color neighborhoods. Instead, she takes a critical race theory approach to interpreting cultural capital. She challenges how capital is defined and what kind of capital is valued. Yosso (2005) introduces cultural wealth and how it provides “aspirational, navigational, social, linguistic, familial and resistant capital” (p. 69). She explains that individuals from vulnerable populations possess strengths and manage to maintain hopes for the future despite the existence of barriers. Community cultural wealth comprises of networks and beliefs that help individuals navigate a pathway to their dreams (González & Moll, 2002;

Yosso, 2005). Students can succeed by either complying with dominant or mainstream cultural standards or by challenging those standards, but the underlying theme is students still maintain their cultural values (Carter, 2005). However, Carter (2005) points out "school authorities often ignore that students should and can possess different kinds of cultural capital" (p. 10).

The traditional conceptualization of capital dominates the United States and its public education system (González et al., 2005). Non-dominant cultural and social capital are viewed as inferior to (if even acknowledged) the traditional conceptualization of capital. Carter (2005) describes the distinction between dominant and non-dominant cultural capital as high status versus low status, which can be deduced to high-income compared with low-income. Non-dominant capital is described as "a set of tastes, appreciations, and understandings, such as preferences, for particular linguistic, musical, dress styles, and physical gestures by lower status group members" (Carter, 2005, p. 50). Poor and low-income students have limited access to dominant cultural capital. Carter (2005) cites African American youths' lack of knowledge about honors and advanced placement courses as an example of limited access to dominant cultural capital. And while African American youth may not have access to this academic capital, she stresses that African American youth do possess capital – "black cultural capital." This phrase refers to "the resources, codes, and symbols of this particular group of low-income African American youth" (Carter, 2005, p. 52). She notes that this form of capital is not a hindrance on students' educational pursuits. While barriers certainly exist, the works of Carter (2005), Moll et al. (2005), Yosso (2002, 2005), and others refute research that focuses solely on what students lack and recognize that funds of knowledge, community wealth, and other forms of cultural capital contribute to students' successful college enrollment and completion. Beyond the research on the forms of capital, other sociological literature details what impacts student enrollment and persistence.

Other Relevant Sociological Literature

Sociologists Sewell and Shah (1967) identified some of the key differences between low-income and high-income youth in regards to educational achievement: the level and quality of education; the type of pre-college educational facilities attended; motivations, values, and attitudes; and differences in the willingness and ability of parents and others to provide the financial and psychological support that is often necessary for success. Their early research determined that socioeconomic status influences who enrolls in postsecondary education. By studying the educational attainment of a group of Wisconsin high school seniors based on socioeconomic status and intelligence, they also determined that socioeconomic status "exerts a continuing influence on the process of educational selection beginning with planning to enter college, attending college, and, finally graduation from college" (Sewell & Shah, 1967, p. 22). Known as the Wisconsin study and the resulting Wisconsin social-psychological model of socioeconomic achievement, it laid the foundation for further work by Alexander, Eckland, and Griffin (1975).

In their study, Alexander, Eckland, and Griffin (1975) utilized 10 variables to study educational These variables included: background (individual parents' education and occupation), academic aptitude measures (ETS survey), class rank, peer influences, adult significant others, educational expectations, occupational aspirations, educational attainment, occupational attainment, and earnings. Alexander, Eckland, and Griffin (1975) found similar results and only minor differences between Sewell and Shah's work (1967), which suggests that social and psychological factors play an important role in educational attainment. Alexander et al. (1975) also found that educational expectations and occupational aspirations impact educational attainment only negligibly in students. Further research (Goldrick-Rab, 2006; Karen, 2002; Sewell & Hauser, 1975) was conducted to learn more about sociological factors that impede or encourage some individuals' acquisition of higher education. These studies confirmed the importance of background characteristics, socioeconomic status, and parental education as they relate to educational attainment. In *Unequal Childhoods*, sociologist Annette Lareau (2003) reinforces the critical role of social characteristics as she chronicles the lives of children from different class levels and of different races.

Through intensive observational research with 12 families, Lareau's (2003) work illustrates how income and educational inequality exists and is unfortunately replicated through child rearing practices and resources. "America may be the land of opportunity, but it is also a land of inequality. This book identifies the largely invisible but powerful ways that parents' social class impacts children's life experiences" (Lareau, 2003, p. 3). Low-income youth are not educated on the hidden rules of negotiation and self-advocacy and often hail from single parent households. By investigating the social stratification of families, Lareau's (2003) work identifies how family structure and household income shapes youth in general, but particularly in regards to education. "The children we observed were aware of their families' often precarious financial position and of the constraints that the lack of money imposes" (Lareau, 2003, p. 76). The awareness of their family's financial difficulties can shape youth's thoughts of money and educational pursuits. Adapting early sociological, social-psychological, and anthropological work (Durkheim, 1951; Sewell & Shah, 1967; Spady, 1971; Van Gennep, 1960), educational researchers sought to expand the literature on student persistence and create models of student departure from college in an effort to better understand how having a low-income constrains or motivates individuals. These models were designed to explain how students' background and educational experiences may lead to leaving college.

RESEARCH ON STUDENT PERSISTENCE: UNDERSTANDING DEPARTURE DECISIONS

A strong educational system is necessary for the United States to remain on the forefront economically and technologically (Engle & Tinto, 2008). Characteristics of a strong system include easy access, stable costs, high enrollment trends, and high completion rates (Bedsworth, Colby, & Doctor, 2006). However, research shows that access remains an issue for certain populations (Engle & Tinto, 2008), costs continue to rise (College Board, 2008; Reindl, 2007), and college completion rates are low (Bedsworth et al., 2006; Reindl 2007). People of color, low-income families, and first-generation college students experience the greatest challenges (Engle & Tinto, 2008). These identities often coincide with each other and are not unique to educational issues. Access to quality affordablehealthcare If institutions of higher learning are fundamentals to producing an educated citizenry and preparing people to meet workforce demands, then high school completion and postsecondary education graduation for all are critical to the success of that system.

The Foundation of Student Persistence Research

In the field of education, the origins of student persistence research lay with sociologist Emile Durkheim (1951) and anthropologist Van Gennep (1960). Durkheim's (1951) research was based on suicide and Van Gennep's (1960) discussed the rites of passage people experience in life. These researchers' work on individuals' decisions to leave the world and the ability of individuals to transition in and out of life phases has been applied to situations in which people leave, depart, or move from one place or stage to another. Known as the father of sociology, Durkheim (1951) defined four types of suicide—altruistic, anomic, fatalistic, and egoistic—with the latter primarily used to explain student departure from higher education. In the context of educational research, Durkheim's concept of suicide is equated to student departure, as students who leave usually do not return. Individuals commit egoistic suicide when they are unable to successfully integrate into society both socially and intellectually (Durkheim, 1951). Those without strong or positive ties to people or society are more susceptible to committing suicide than others. In the realm of education, this suggests that attrition rates increase for students who do not become part of an institution's greater community, sub-community, or find some alternative means of integration.

Van Gennep's (1960) work identifies three rites of passage which individuals experience in a lifetime—rites of separation (preliminal), transition rites (or liminal rites), and rites of incorporation (postliminal). In reference to education and students, this concept suggests that graduating from high school is an act of separation from the past; compulsory schooling is complete and students have to decide their next step. The act of high school commencement is a ceremony and the period between high school graduation and college, the military, or the workforce is the transitional phase. Finally, the act of making a decision and entering college for example, is the rite of being incorporated. Throughout life people may experience a series of passages.

With these two frameworks as the basis, early student persistence researchers began to conduct studies to learn what characteristics contributed to departure. Summerskill (1962) studied student departure from a psychological standpoint by identifying students' personality attributes such as motivation, maturity, and disposition and how they impacted students' transitions and subsequent decisions to drop out. Meanwhile, Astin (1964) investigated dropouts among high aptitude college students and found that "students who drop out of college come from lower socioeconomic backgrounds, have lower ranks in high school, plan initially to get lower degrees, and apply for relatively fewer scholarships than do students who do not drop out" (p. 219)

Panos and Astin (1968) expanded literature by researching student attrition and obtaining a larger sample size than their predecessors' studies. After conducting a four-year longitudinal study, Panos and Astin (1986) articulated that both personal and environmental factors influence college attrition; with entering students' personal characteristics affecting attrition more heavily (Panos & Astin, 1968). However, they acknowledged the exclusion of other important input variables and paved the way for others to investigate. Years later, William Spady (1971) would use Durkheim's (1951) suicide literature as a framework to explore why some students leave their institutions of higher learning. Spady (1971) created the first theoretically and empirically based model of the undergraduate dropout process and initiated student persistence research, as it is known today.

Spady's Model

Using Durkheim's (1951) concept of egoistic suicide, William Spady (1971) researched the interaction between student characteristics and campus environment. Spady (1971) used longitudinal data gathered from 683 first-year students at the University of Chicago in 1965 to test the utility of a theoretical model in explaining the undergraduate dropout process. His work discusses the decision to leave a particular social system as the result of a "complex social process that includes family and previous educational background, academic potential, normative congruence, friendship support, intellectual development, grade performance, social integration, satisfaction, and institutional commitment" (Spady, 1971, p. 38).

His model is based on how students adjust to the "influences and pressures encountered in [the] new environment" (Spady, 1971, p. 38). The personal characteristics that students possess are taken into account as well as how successful they are in meeting the institution's demands. His findings suggest that students' loyalty to an institution is based on how they socially integrate into campus life (Spady, 1971). Whether their experiences are positive or negative can help determine if they will depart. He created paths in the empirical model for males, females and both. His study found that friendship support, intellectual development, and academic success, allow students to meet the challenges of their new environment and persist. Those who were unable to create such a connection, departed. I argue if higher education personnel can determine who meets these critical potential dropout criteria, then structures could be implemented to assist those students. Astin (1975) made an attempt to find a way to identify students prior to their decision to depart from college.

Astin's Worksheets

Astin (1975) created a freshman questionnaire with 110 personal characteristics as variables and followed up with 101,000 students from a previous study with 243,156 students. With this information, he sought to identify ways to predict which first-year students may drop out. He first defined three categories of educational attainment—persister, stopout, and dropout (Astin, 1975). As the name suggests, a persister is a student who is still enrolled at the institution full-time and has completed four years, has graduated, or is enrolled in graduate school. A stopout is a student who has not persisted, but still plans on obtaining a bachelor's degree and has completed four years. It also includes students who have interrupted their education and returned. A dropout is not enrolled, does not have a bachelor's degree, and is not enrolled in graduate school. Those who dropped out were asked to identify up to three reasons from the 12 provided for dropping out (Astin, 1975). With the results, Astin (1975) created a two-part worksheet that students complete to assess their probability of dropping out. These worksheets were never popularized because in the same year Vincent Tinto (1975) developed a student persistence model.

Tinto's Model

Tinto's student persistence model (1975, 1993) explores the role of academic and social integration in students' decisions to depart from college. He explains a series of three stages in college students' careers based on Van Gennep's concepts (1960): separation from communities of the past, the transition between high school and college, and incorporation into the society of the college (Tinto, 1975). In the first stage, individual pre-entry college attributes such as family background, skill and ability, and prior schooling are factors in students' goal commitment (i.e. academic performance) and institutional commitment (i.e. level of integration). Next, their level of commitment influences grade performance and intellectual development, while the institution affects peer group and faculty interactions. The grades received and academic progression completed influences students' ability to integrate academically while their interactions with others dictate their social integration.

Tinto (1993) revised the model to create a longitudinal view of institutional departure that was more defined and identified that a two-way relationship existed to some extent between the student and the institution, though details of that relationship were not in depth. He renamed the original stages and incorporated both formal and informal experiences to be more inclusive. In the last stage of this new model, Tinto (1993) illustrated that a strong relationship exists between academic and social integration which can consequently lead to a drop out decision; the academic and social spheres are not separate and unrelated as initially shown (see Figure 4). The last stage of this new model reinforced the same findings as Spady (1971)—the extent to which an individual becomes academically and socially integrated into the educational institution's academic and social systems can determine one's decision to depart or drop out of an institution. Tinto (1993) distinguished himself from previous student persistence researchers by combining the interconnected relationship between academic and social integration with students' external commitments and intentions. Tinto continues to conduct research and focuses primarily on the persistence of first-generation college students and low-income students. Using Tinto's work as a foundation, other researchers have sought to better understand the factors that lead to persistence or departure.

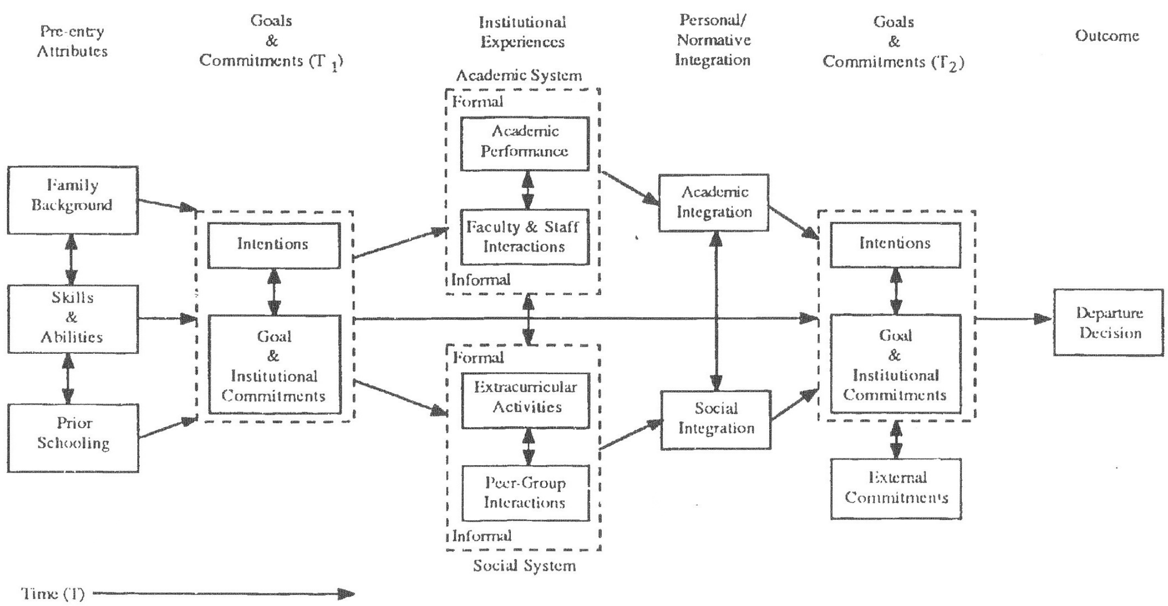

Figure 4. Tinto's Model of Student Departure

Other Relevant Literature on Student Persistence

Higher education researchers Terenzini and Pascarella (1977) studied voluntary freshman attrition. Their study supported Tinto's (1975) work in that academic and social interaction are important to departure. Two years later, Pascarella and Terenzini (1979) studied the interaction effects of both Spady's (1971) and Tinto's (1975) conceptual models and concluded that "sociological complexities" influence student withdrawal decisions (Pascarella & Terenzini, 1979, p. 208). These complexities include the environment, campus culture, and relationships with faculty and peers among others. The authors concluded the freshman year is particularly crucial to student persistence because of the transitional nature from high school to college. Pascarella (1980) developed a conceptual model of student departure based on students' interactions with faculty and the overall campus environment. This model incorporates his findings that an institution's mission, image, size, academic standards, history, administrative decisions, and admission policies in combination with students' personal backgrounds and educational outcomes directly influence withdrawal decisions (Pascarella, 1980). Specifically, students who had strong faculty interactions and perceived faculty as being concerned about student development persisted at a higher rate than those who did not have those interactions. The breakthrough finding of this model, coupled with its predecessors, revealed that institutional characteristics accompanied by student characteristics, contribute to student persistence, (Bean, 1985). In other words, student characteristics are not the sole contributors to student persistence. Rather, institutional characteristics also impact student persistence.

Price (1977) utilized the term "turnover" and other words associated with employment research on employee turnover to discuss student departure. Just as business employers experience the loss of personnel, postsecondary institutions lose students. Bean (1980, 1983) adopted Price and Muller's (1981) work of employee turnover in organizations to study students' departure from college. Bean's (1980, 1983) work contained 21 variables grouped into four categories in the following order: background variables, organizational determinants, intervening variables, and dependent variables (1980). Bean (1983) developed a model based on organizational turnover and followed up with an industrial model of student attrition; creating path models for both women and men.

More student persistence models have emerged over time. Those most cited include Bean and Metzner's model of nontraditional student persistence (1985); Somers' model of the impact of financial aid on student persistence (1995); Swail's geometric model of student persistence and achievement (2003); Nora, Barlow, and Crisp's student/institution engagement theoretical model (2005); and Rethlake's model of student persistence (2007). The volume of student persistence literature suggests high interest in the topic and the need for continued investigation. Theory should inform practice to generate effective techniques that decrease the likelihood of student departure.

Gándara (1995) discusses the persistence among low-income Chicanos who succeed at Ivy League institutions. Her study showed that 52% of study participants stated that their decision to enroll in and graduate from college could be attributed to participation in recruitment programs and financial aid assistance. Since research (Engle & Tinto, 2008; Tinto 1975, Spady 1971) shows that background, personal, and/or pre-college attributes such as race and socio-economic status are more important than parental educational level; people of color and people from low-income households are more at risk for not completing postsecondary education. Therefore, developing a model of success or persistence, and not departure, is imperative and makes the case for a model specifically for low-income college students.

RESEARCH ON RESILIENCE: OVERCOMING ADVERSITY

Research (Bourdieu 1986; Coleman, 1988; DiMaggio, 1982; Teachman et al., 1997) indicates that economic capital, social capital, and cultural capital are important contributors to individual success. However, what happens when a person does not possess such capital or a person encounters obstacles, barriers, or setbacks to this success? A student may become overwhelmed by such experiences and decide to give up or a student may resolve to persevere by acquiring support or finding a way to remain motivated. This study focuses on the latter by paying attention to low-income youth who have been successful in completing a bachelor's degree. Research (Bowen et al., 2009; Mortenson, 2007) demonstrates that low-income youth are at a disadvantage in attaining a college education compared to high-income youth. However, some students overcome the odds – these students are designated as resilient.

Rationale for Using Resilience

Low-income households are often located in areas of concentrated poverty, which reflect low levels of economic, social, and cultural capital. Low postsecondary enrollment and attainment rates are generally the outcomes of living in concentrated. Therefore, researching the role of resilience in low-income college students is relevant to show how these students overcome the odds and succeed in postsecondary education. According to Wagnild (2009), "the ability to recover from adversity is called resilience" (p. 11). Waxman et al. (2003) define resilient students as "students who succeed in school despite the presence of adverse conditions" (p. 1). Waxman et al. (2003) explain that when resilient students encounter a setback, obstacle, or adverse condition, they do not waiver and find a way to succeed.

Resilience Research

Resiliency research initially focused primarily on how individuals coped with disease and trauma (Waxman, Padrón, & Gray, 2004) with origins in the fields of medical and developmental psychopathology in the early 1970s. Richardson (2002) considers this the first wave of resiliency inquiry. Rutter (1979) conducted one of the first resiliency studies, which researched children whose parents were diagnosed with mental illness. Eventually literature shifted from viewing resilience as a coping mechanism to treating resilience as a process (Henderson & Milstein, 2003; Richardson, 2002). In this category, individuals from at-risk populations (e.g. low-income, underrepresented, English Language Learners) are the focus. By honing in on those individuals who "obtain better outcomes than would typically be expected," resiliency can be better assessed (Waxman et al., 2003, p. 3). The first step toward better understanding resilience was The Resiliency Model (see Figure 5). This model was created in 1990 and describes how individuals protect and adapt to disruption or adversity (Henderson & Milstein, 2003; Richardson, Neiger, Jensen, & Kumpfer, 1990; Richardson, 2002). This model is " a means whereby people, through planned disruptions or reacting to life events, have the opportunity to choose consciously or unconsciously the outcomes of disruptions" (Richardson, 2002, p. 310).

The Resiliency Model indicates that resiliency begins when an individual encounters a stressor, life event, or adverse condition and then adapts to the stressor. An individual then experiences "biopsychospiritual homeostasis," which is the person's newly adapted state of body, mind, and spirit (Richardson, 2002). In this state, a series of internal and external thoughts and protective factors will determine if disruption occurs. Disruption is when an individual's "intact world paradigm is changed and may result in perceived negative or positive outcomes" (Richardson, 2002, p. 311). Individuals tend to internalize their feelings and emotions and eventually decide how to respond, which is the reintegration part of the model. At this stage, individuals can choose to respond in positive ways, (refer to the top two up arrows pointing to resilient reintegration and reintegration back to homeostasis). In resilient reintegration, individuals grow from the stressor and the resulting disruptions by engaging in introspection and resolving to overcome the stressor. This response strengthens resilience qualities. Individuals who reintegrate with homeostasis heal from the stressor, but do not grow. The focus in this response is to "just get past the disruption" and return to their comfort zones (Richardson, 2002, p. 312).

However, individuals can also decide to respond to the stressor in less productive ways and not exhibit resilient traits by reintegrating with loss or reintegrating in a dysfunctional manner. When individuals reintegrate with loss, they tend to lose hope or motivation and have a feeling of defeat. This "loss" often prohibits them from making productive decisions. The last response, dysfunctional reintegration, occurs when individuals engage in substance abuse or some form of destructive behavior to address the stressor. Individuals in this phase are unable to grow and do not exhibit resilience. To minimize such non-resilient responses, researchers in the next wave sought to identify what motivates a resilient response.

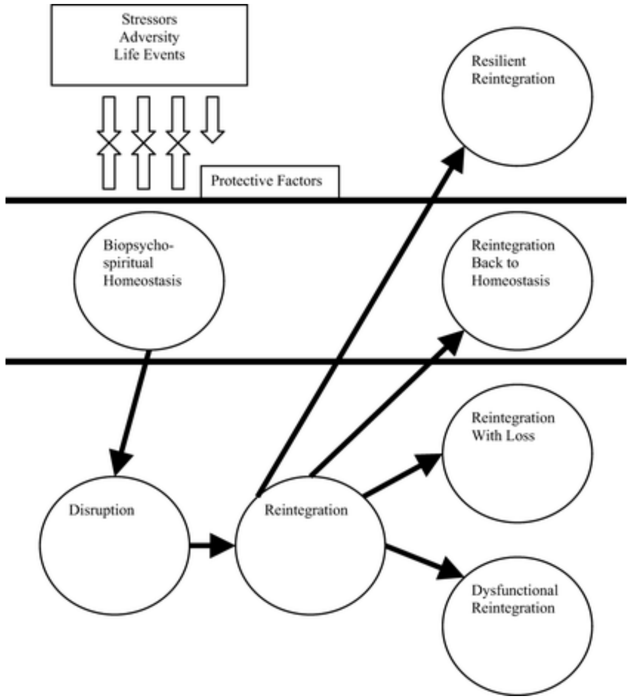

Figure 5. The Resiliency Model (Richardson, Neiger, Jensen, & Kumpfer, 1990)

The third wave of resiliency research highlights an individual's force or motivation for exhibiting resilience and this wave states there is a force within everyone that drives them to seek self-actualization, altruism, wisdom, and harmony with a spiritual source of strength. This force is resilience, and it has a variety of names depending upon the discipline (Richardson, 2002, p. 313).

During that late 1990s and early 2000s research on educational resilience blossomed and scholars began to study students within school settings. Prior to that time, the role of schools and educational institutions received little if any attention regarding student resiliency; most literature focused on the home life of youth (Maughan, 1988). The Coleman Report (Coleman, Campbell, Hobson, McPartland, Moode, Weinfeld, & York, 1966), concluded that family attributes (and not schooling ones) matter most in students’ educational success (among other mitigating factors). Based on this conclusion, researchers began to focus more on family characteristics rather than the characteristics of public schools. Two decades after the Coleman Report, research began to focus on ways in which school administrators could strengthen schools and impact students’ success. As Waxman et al. (2003) illustrate in their review of resilience literature, understanding how schools impact students’ experiences is important because their experiences can impact their ability to demonstrate resilient characteristics. They note, “…while student success and failure are dependent upon a number of influential determinants, it is apparent that instructional practices and the classroom learning environment are contributing factors” (Waxman et al., 2003, p. 44).

In the early 1990s, research surfaced on promoting resiliency in schools and on understanding the experiences of successful high school students (Reyes & Jason, 1993; Storer, Cychosz, & Licklider, 1995). This inquiry continued through late 1990s with studies that addressed students at-risk of failing (Finn & Rock, 1997), on factors that contribute to the academic resilience and achievement of Mexican American high school students (Gonzalez & Padilla, 1997), and on differences between resilient and non-resilient students (Henderson & Milstein, 1997). Literature began to use resilience as a way of describing students who thrived despite encountering challenging situations (Garmezy, 1996; Gordon & Song, 1994; Masten & Coatsworth, 1998; Wolff, 1995). In 1997, Henderson and Millstein (1997) created a profile that described the attributes of resilient youth. This model identified six steps schools can take to foster resilience in students in grades K-12. However, there is a not a resilience model for college students and little educational resilience literature on the role of resilience in college students and how resilience could be fostered in college students to improve persistence.

Stout and Christenson (2009) discuss the need for student programming and behavioral or psychosocial interventions for students who may have at-risk characteristics (e.g. low-income household, pass behavioral record, low academic performance, etc.). Stout and Christenson (2009) researched a program titled Check & Connect, which incorporates mentoring, regular checking-in, interventions, and partnering with families. These techniques were shown to decrease dropout rates among the high school participants. With similar findings, Tsoi-A-Fatt and Harris (2009) cited that community youth programs (not just school-based programs) should be offered to youth who have characteristics that suggest they may be at risk. These programs help youth by role modeling good behavior and decision making, which can build resilience. “The role of community organizations in keeping youth connected to school and on a path to lifelong success cannot be overstated” (Tsoi-A-Fatt & Harris, 2009, p. 14). Articles cited promising statistics and feedback from youth in elementary school thru high school. However, there is minimal data on what works for college students. After searching academic databases EBSCOhost, JSTOR, and Academic Search Complete with keywords resilience, educational resilience, college students, and numerous variants of the words and related words, I found thousands of entries. However, when I narrowed the search to articles that specifically studied the role of resilience in college students, only two articles remained: one addressing resilience among undergraduates with learning disabilities (Miller, 2002) and one studying the resilience of Thai and Muslim college students in

Thailand (Parinyaphol & Chongruksa, 2008). This lack of literature specifically addressing persistence in college students and how resilience may or may impact persistence presents an opportunity for this study to add to the literature by researching the persistence of low-income college students and the role of resilience.

Opportunities for Literature Expansion

A sizable amount of literature has been written on student persistence (Astin, 1975, & 2001; Bean, 1980; Engle & Tinto, 2008; Hossler et al., 1999; Nisbet et al., 1982; Panos & Astin, 1968; Pascarella & Terenzini, 1980 & 1991; Seidman, 2005; Spady, 1971; Summerskill, 1962; Terenzini et al., 2001; Tinto, 1975 & 1993). Prominent theories and models that discuss college student persistence include: Summerskill's model (1962), Spady's model (1971), Tinto's model of integration (1975, 1993), Pascarella's student-faculty informal contact theory (1980), and Bean's model of student attrition (1980, 1990). According to these studies, pre-college entry factors, institutional factors, and students' personal experiences contribute to their decision to depart from an institution.

Despite the breadth of research on student persistence, some areas for further research still remain. Spady's model (1971) is outdated and was based on data from a highly selective institution where entering students were selected on demonstrated high ability in their high schools (defined as the upper 2% of graduating class). Two-thirds of the students scored above 90% on the scholastic aptitude test (SAT), which indicates they were high academic achievers. In addition, the high schools that participated in the study sent over 50% of their graduates to four-year institutions. These descriptive data are important in contextualizing Spady's (1971) study and suggests the study did not have a high concentration of low-income students, nor racially diverse students. This is concluded because of the high college enrollment rates and the year of the study. During the late 1960s through the present day, school zones are based on the nation's segregated housing patterns that reduce economic and racial diversity in public schools (Drier, Mollenkopf, & Swanstrom, 2004; Hochschild & Scovronick, 2003; Orfield & Lee, 2005). It is highly unlikely that Spady would be able to obtain an economically and racially diverse sample. Lastly, Spady's (1971) sample was male dominated, 62% male and 38% female (Spady, 1971). This demonstrates the need for a more recent study with racial and gender diversity, particularly because females now outnumber males in higher education, 57% to 43%, and the nation has become increasingly diverse (NCES, 2009). Also, household income levels were not accounted for in Spady's (1971) model. Household income is a key background characteristic and/or pre-college attribute to include in a model because of its affects on the type of public schools students will attend and the access to the perceived dominant forms of social and cultural capital. Finally, research on resilience and low-income college students lacks exploration. Research studies on resilient students have focused primarily on youth under the age of 18. Additionally, very few studies have focused on specific individual populations such as children in poverty (Garmezy, 1993), African American women (O'Connor, 2002), and first generation college students (Clauss-Ehlers & Wibrowski, 2007).

As research continues to show, low-income youth face a series of barriers and possess some pre-college attributes that can have a negative impact on their higher education attainment. It is important to learn how students demonstrate resilience in overcoming barriers to enroll and graduate from college because that information can be used to assist other students. Waxman et al., (2003) identified the increasing validity and importance of such research by noting that "conceptual and empirical work on resilience has gained recognition as a framework for examining why some students are successful in school, while others from the same socially- and economically-disadvantaged backgrounds and communities are not" (p. 1). My research augments the understanding of the dominant factors that lead to low-income college student persistence and how these students may acquire capital to be successful. The model that will be proposed in a following chapter will illustrate this process and differ from previous models by focusing on persistence and resilience and not departure.

While Tinto's (1975, 1993) model is the most respected model compared to Astin's worksheets and Spady's model, it still remains a model of departure, not persistence or successful educational attainment. Social and academic integration are important, but what is it about socio-academic interactions that lead to persistence and graduation? How are low-income college students' experiences different from those of the majority? Which factors influence student persistence among college students from low-income households? What narratives do students cite as helping them graduate? By interviewing low-income college students and building upon past research this study expands upon student persistence literature by proposing a low-income college student persistence model.

By using Spady's (1971) initial ideas, Tinto's advancement of those ideas, and expanding them to include other variables, my study generates a low-income college student persistence model which provides a better understanding of how low-income college students persist. There are models which account for the departure of college students as well as those which account for non-traditional student attrition. However, a qualitative study based on the personal characteristics and experiences that lead low-income students to high school and college graduation is needed. As Waldner (2003) observes, "Let us not pretend that only achievement matters, because the best predictor of adult class position is the class into which one is born. The fact is that class matters, because we do not all start out in the same place" (p. 104). Educators and policymakers must acknowledge this fact and work toward identifying ways to address systemic barriers (e.g. overrepresentation of failing schools in low-income communities, limited opportunities to interact with college recruiters, unequal access to college preparatory classes, standardized testing, dual enrollment classes). They also must disseminate information on how low-income students have been and can continue to be successful in higher education. My study seeks to further understand low-income students' experiences of college success by employing a variety of qualitative methods. The following chapter details the data collection process.

CHAPTER 3 – METHODOLOGY

OVERVIEW

This study employs a qualitative research design that utilizes focus groups, in-depth individual interviews, and two survey instruments for descriptive purposes (the Resilience Scale and a survey for background information). This varied methodological approach was selected after considering the study's topics, research questions, and validity. As Glesne (2006) states, "the use of multiple data-collection methods contributes to the trustworthiness of the data" (p. 36). By practicing triangulation through the use of these methods as well as field notes, this study assures trustworthy findings. A brief description of the data collection process is presented along with information on the instruments that study participants completed. The validity and reliability of the Resilience Scale is also discussed. The chapter concludes by explaining how the chosen methods addressed each research question.

RESEARCH DESIGN

Phenomenology

This study used a phenomenological research approach to closely examine participants' social, psychological, and philosophical perceptions of their experiences (Willis, 2007). Through the use of phenomenology (a method based on reality as understood, seen, or perceived by an individual), I focused on the experiences of low-income college students—what is real to them and how those real experiences have shaped them and their worldview. The phenomenological approach allows the researcher "to understand how humans view themselves and the world around them" (Willis, 2007,

p. 53). Phenomenology focuses on the unique experiences and attributes of people and their lived experiences. The origins of phenomenology date to the early 1900s with German philosopher Edmund Husserl (Lichtman, 2006). Questioning the scientific method as the sole source of knowledge, he proposed that there are multiple ways of knowing and the context of any situation is important to understand or know a phenomenon. Social science philosopher Alfred Schutz (1967) is credited with further developing phenomenology. He explains the essence of meaningful lived experiences when he wrote, "meaning does not lie in the experience. Rather, those experiences are meaningful which are grasped reflectively" (p. 69). Only when individuals take time to reflect on their experiences, such as participating in a focus group or individual interview, can those experiences be determined meaningful in the context of research (Schutz, 1967). The interpretive/constructivist researcher then determines the shared meanings of the group, acknowledging the uniqueness of each person's contribution. Through the use of focus groups and interviews, I provided participants time to reflect and share their views of their experiences and how those experiences affected their success in completing college, if at all.

Focus Groups

Focus groups were originally selected as the first means of data collection because the interactive nature allows participants to share their thoughts, observations and experiences while hearing those of others. This can create an engaging group discussion "where participants can express multiple perspectives on a similar experience" (Glesne, 2003, p. 102). For this study, my intent was to conduct a focus group prior to an individual interview with all participants. However, due to participant criteria, i.e., low-income college student or low-income recent college graduate, identifying a date and time that worked for respondents was an issue. Students juggled employment, care for their children and/or elders, summer classes, long commutes, and other commitments. While focus groups are a beneficial data collection method, they proved to be a challenging means of data collection for a population of students with multiple responsibilities and varying schedules. I made numerous attempts to identify dates and times for all participants to attend a focus group and then participate in an interview.

Six out of the 10 study participants attended one of the three 90 minute semi-structured focus groups. Four of the participants completed the focus groups first and then partook in individual interviews one to seven days later. Two of the participants completed individual interviews first followed by a focus group one to nine days later. In lieu of a focus group, the remaining four participants completed a second individual interview. Schedules could not align to arrange a group meeting, thus questions from the focus group protocol were still asked with two adaptations to suit the format of an interview. Each focus group consisted of two participants per session and prior to the start of each one, participants were provided with consent forms to verify their willingness to participate in the study and to grant permission to the researcher to use the content of the focus group for research purposes. Participants were asked to complete a student survey in which they provided demographic information, contact information, and answered a series of questions about their access to resources and networks.

Facilitation skills are important to ensuring a focus group's effectiveness. I used my background and training in communication and previous experiences conducting focus groups to establish group norms at the start, moderate discussion, and track time. A series of predetermined questions were asked with the allowance for follow up questions so that a better understanding of participants' experiences could be obtained (see Appendix E). Qualitative research literature (Bogdan & Biklen, 2007; Creswell, 2003; Glesne, 2006; Lichtman, 2006; Ritchie & Lewis, 2003) acknowledges that focus groups are effective in generating discussion on an issue and allowing participants to interact with each other as they share their experiences; hence this method was employed with as many study participants as possible. However, focus groups do not necessarily provide the best opportunity for rich description of participants' individual experiences (Creswell, 2003; Lichtman, 2006; Ritchie & Lewis, 2003). Participants may filter the information they share, particularly if it is perceived as being sensitive. Therefore, as a follow-up to the focus groups, individual interviews were conducted with each participant.

In-depth Individual Interviews

Individual interviews focused on the participants' experiences, their level of resilience, and the impact of these factors on college completion. Individual interviews with a phenomenological approach were critical in developing a model of student persistence for the low-income students in this study because knowing each participant's lived experiences, as he or she understood them provided in-depth information. Participants were first invited to attend a focus group and depending on their availability they either completed the focus group or a semi-structured, one-hour individual interview first. Participants were asked open-ended questions about their experiences in college and their perceptions of those experiences on their persistence in college (see Appendix F).

The responsive interviewing model was used as it generates depth of understanding, rather than breadth, and recognizes a relationship is formed between the interviewer and interviewee (Rubin & Rubin, 2005). I used this methodological approach because it allowed "for detailed investigation of each person's perspective, for in-depth understanding of the personal context within the research phenomenon, and for very detailed subject coverage" (p. 58). Participants described themselves and answered a series of pre-determined questions as well as follow-up questions, when needed, for further detail. As a constructivist, I sought "to elicit the interviewee's views of their worlds, their work, and the events they have experienced or observed…looking for the specific and detailed and try to build an understanding based on those specifics" (Rubin & Rubin, 2005, p. 28). Ritchie & Lewis (2003) acknowledge that by combining focus groups and individual interviews, a full range of issues related to the topic can be addressed and the research findings can be validated.

Student Survey

I issued a descriptive survey to each participant during the first meeting (be it prior to an individual interview or a focus group) to gather background information about the participants' lives, families, and academic histories. This survey included background information such as age, academic major, hometown, parental educational level, household income, GPA, college enrollment date, participation in co-curricular activities, hobbies, etc. (refer to Appendix C). Students selected a pseudonym if they desired, as their real name was not necessary for the study. Approximately 15 questions were posed to gauge participants' access to resources (e.g. Internet, technology, library, performing arts events, etc.). Collectively, this information allowed the researcher to obtain a holistic view of the participants and their life experiences, which aided in the interpretation of the study's results.

Resilience Scale

The second instrument provided to participants during the first meeting was the Resilience Scale (See Appendix D) (Wagnild & Young, 1993). This instrument measures resilience of the participants directly and indicates their ability to "moderate the negative effects of stress and promote adaptation" (Wagnild, 2009, p. 12). Originally developed in 1987, the Resilience Scale was based on a qualitative study focusing on the resilience of older women who were successful in adapting to a major life event (Wagnild, 2009). Using grounded theory, which is the development of a theory after observing or interacting with the social phenomenon, researchers Wagnild and Young (1987) sought to learn how 24 women were successful in overcoming life's adversities. They identified five characteristics of resilience, which led to the development of the scale. Those characteristics include self-reliance, meaning, equanimity, perseverance, and existential aloneness (Wagnild, 2009).

The term self-reliance refers to individuals' belief in themselves and their abilities. Self-reliance has a strengths-based approach where individuals are "aware of limitations, but [are] not being stopped by them" (Wagnild, 2009, p. 17). The characteristic that Wagnild (2009) termed "meaning" refers to trust in the philosophy that life has a purpose; that there is a greater meaning or reason for living. Yet, another characteristic of self-reliance (?) is the ability to balance or moderate life events. This third characteristic of equanimity involves remaining still and dealing with issues as they occur (Beardslee, 1989; Kadner, 1989; Wagnild, 2009). As individuals' deal with these issues, they exhibit perseverance—"the act of persistence despite adversity or discouragement" (Wagnild & Young, 1993, p.167). This is the ability to actively work to overcome issues and practice self-discipline. Lastly, the fifth characteristic, existential aloneness, is the belief in self and knowing that some life experiences are to be shared with others, while others require only one. It "confers a feeling of freedom and sense of uniqueness" (Wagnild & Young, 1993, p. 168). Together each of these characteristics serves as the foundation for the Resilience Scale and assessing how individuals cope successfully with life's adversities.

The degree to which individuals possess each characteristic impacts their ability to be resilient. The authors make careful note that these are learned characteristics and not necessarily innate traits. While some researchers partook in the state vs. trait debate, this scale follows the work of psychologist Robert Plomin (2004) who believes that "human behaviors are not influenced by trait or state, but rather by trait and state" (Wagnild, 2009, p. 14). Over the past 30 years, the Resilience Scale has been modified from an original 50 items in 1987 to 25 items in 1993. A second, abbreviated scale called RS-14 was developed in 1998 with 14 items. My study employed the 1993 Resilience Scale (Wagnild & Young, 1993). While the RS-14 has been used in some studies and proven to yield similar results to the full scale, more published research has used the

Resilience Scale. It comprises 25 items on a Likert-scale of seven ranging from 1 (strongly disagree) to 7 (strongly agree).

This scale was selected for use in this study because of its qualitative origins, relevance to persistence, and proven reliability and validity (alpha coefficient range of 0.84 to 0.94 and multiple studies supporting the scales content and construct). Moreover, this scale has been used with various populations including adolescents, adult women and men, the elderly, the chronically ill, children who live in poverty, and more (Bellin & Kovacs, 2006; Garmezy, 1993; Horton, & Wallander, 2001; Kinsel, 2005; Luther, 1991; Smith & Carlson, 1997). The scale was issued to participants prior to the start of the first meeting in a quiet room to prohibit others from influencing their responses. I provided oral as well as written instructions to participants on how to complete the scale. Participants were allocated as much time as needed to complete the scale. Results were scored according to the guidelines outlined in the Resilience Scale User's Guide (Wagnild, 2009). This process entailed entering the data into Microsoft Excel.. Resilience Scale scores' range from 25-175 with scores 125 and below indicating low-resilience, scores 126-145 indicating low to moderate levels of resilience, and scores greater than 145 indicating moderately high to high resilience (Wagnild, 2009). For the purposes of my study, students were classified as having low resilience, moderate resilience, or high resilience. I hypothesized that the majority of participants would score in the high resilience category, as they are an underrepresented college-going population and have been successful in completing or almost completing a bachelor's degree. As aforementioned literature explains (Engle & Tinto, 2008; Somers, Woodhouse, & Cofer, 2004; The Pell Institute, 2004a), individuals from low-income households encounter more adversity in their pursuit of higher education; hence my hypothesis that participants may exhibit high resilience. I paid close attention to the participant selection process as well as to the interview location to ensure a meaningful sample. The following sections detail the location of the study and how participants were identified for participation.

Site of Study

The study took place at the University of Louisiana at Lafayette (UL Lafayette), which is a small to mid-sized, public, four-year selective university located in the southwestern region of Louisiana in the city of Lafayette. The Carnegie Foundation (n.d.) classification of UL Lafayette is a research university with high research activity. It is a member of the University of Louisiana System and is the largest of the eight institutions. Annually, 68% of applicants are accepted with a 74% retention rate from the first year to the second (Grove, 2008). The institution's six-year graduation rate is 40% (Grove, 2008). This institution was selected because of its demonstrated commitment to maintain low tuition and fees, the high percentage of low-income and first generation college students in attendance, and its high percentage of local and regional students from rural areas and/or small towns (which also have high percentages of low-income families). Data from 2006 state 84% of Louisiana's public school students are from low-income households (Suitts, 2008). In 2010, Louisiana ranked 10^{th} on the list of poorest states as based on a U.S. Census Bureau report detailing median household income (Christie, 2010). These contextual factors were important because they illustrate the importance of the university's mission, values, and policies; they provide the opportunity to reach the study's target population; and they illustrate the effects of family and environment on persistence. While a prominent state institution, UL Lafayette tends to enroll students primarily from the nine parishes surrounding the university. This creates the opportunity for a unique set of circumstances as students work to navigate their roles at home and school.

Of UL Lafayette's fall 2006 enrollment (most recent data readily available with income levels provided), 45% were first-generation college students, 34% were students from low-income households, and 24% were both low-income & first-generation college students (UL Lafayette Financial Aid and Registrar's Office, 2006). Moreover, 87% of enrolled students receive financial aid annually and with in-state tuition and fees at $2,008 a semester. This is atypical for a four-year selective university with high research activity. Other schools with similar enrollment size and the same Carnegie classification such as Northern Arizona University, the University of Memphis, and Bowling Green State University award financial aid to approximately 84-85% of students; however in-state tuition ranges from $3,000-4,500 respectively (BGSU, 2009; NAU, 2009; UM, 2009). The national average for financial aid receipt is 66% and the average tuition and fees per semester is $5,789 (NCES, 2009a; NCES, 2009c). UL Lafayette is one of the most affordable universities in the nation and is listed in *Forbes'* Best Colleges and Universities (UL Lafayette Fast Facts, 2010). This financial accessibility is particularly critical to the university's surrounding communities because of the percentage of low-income families in the area. According to the Lafayette Economic Development

Authority (2006), 41% of the parishes[4] that primarily feed to UL Lafayette consist of low-income families (see Table 3).

Table 3

2006 Low-Income Families in the Primary Feeder Regions

Parish	Total Families	Low-Income Families Number	Low-Income Families Percentage
N. Lafayette	11,464	6,966	61%
St. Landry	21,122	12,229	48%
Evangeline	8,764	4,124	47%
Acadia	14,943	6,044	40%
Jefferson Davis	8,251	2,915	35%
Vermilion	13,481	4,685	35%
St. Martin	11,607	4,016	35%
St. Mary	14,989	5,031	34%
Iberia	18,022	5,652	31%
Total	122,643	49,662	41%

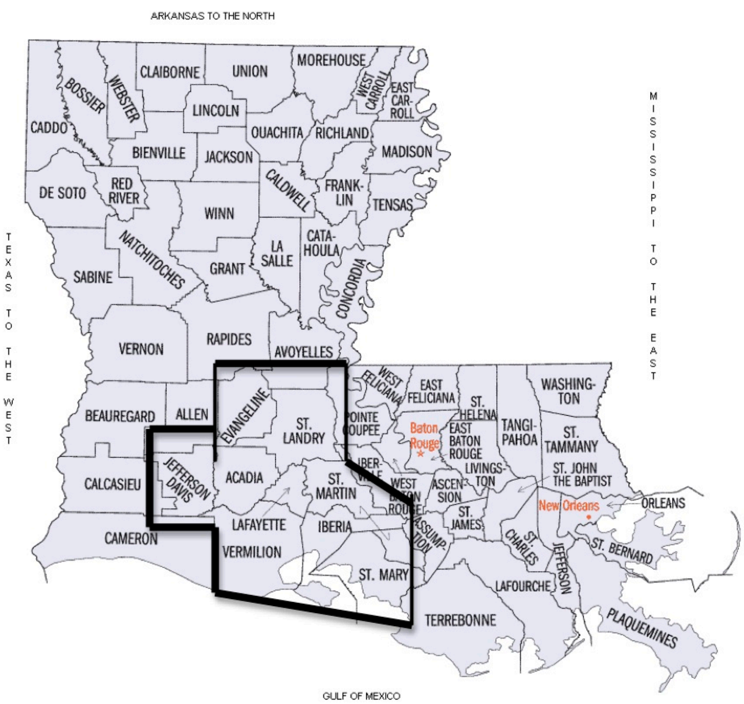

Figure 6. Map with the Primary Feeder Regions/Parishes Highlighted

[4] In Louisiana, the word "parish" is used rather than "county."

In fall 2010, UL Lafayette enrolled 16,763 students, of which 57% were female and 43% were male. Undergraduate enrollment consisted of 15,306 students. Racial demographics were as follows: 72% Caucasian/White, 18% African American/Black, 1% Latino/Hispanic, 1% Asian American, 5% Non-Resident Alien (International), and 2% Other (Native American, unidentified, etc.). The overwhelming majority of students were full-time, with only 17% part-time. Other important contextual information about the site is the impact of Cajun and Creole culture. Lafayette is considered the "unofficial capital of Cajun Country" and lies in the heart of Acadiana, which is a term to describe an eight-parish area, which includes Lafayette Parish (see Table 3 for listing of all eight parishes in Acadiana except Jefferson Davis). This area has a rich history with ties to Acadian refugees who spoke French and has a culture known for its food, music, and laissez-fare attitude. By conducting the study at this site, the researcher reached typical low-income college students—those who remained fairly close to home and did not attend an elite or highly ranked institution. As Creswell (2003) states, "the idea behind qualitative research is to *purposefully* select participants or sites that will best help the researcher understand the problem and the research question" (p. 185). The university is selective, but it is public and has worked to remain accessible for individuals from low-income backgrounds. Other institutions were considered for the study, but UL Lafayette was selected because of its history, affordability, average-sized enrollment, and my ability to reach the target population. With a third of students from low-income households enrolled, this allowed me to identify a meaningful sample. The following section explains how a representative sample was achieved.

Participant Selection and Data Collection

To provide robust descriptions of the lived experiences of successful college students from low-income households, I sought a diverse participant sample size of *n*=10 with the intent of obtaining a gender balance reflective of the institution. The number of desired participants is based on the number of low-income students who are enrolled and graduate from the institution. With approximately 16,000 students enrolled at UL Lafayette, an estimated 5,280 are from low-income families. The institution cites an annual graduation of approximately 2,400 students (1,200 each long semester), thus these figures were used in calculating an appropriate sample size (UL Lafayette Fast Facts, 2010). Given that literature shows 12% of bachelor degree attainment is from low-income individuals, I estimated that UL Lafayette graduates approximately 288 students from low-income households annually (Mortenson 2007). Initially I anticipated a sample size of approximately 15 students, which is 5% of the estimated number of annual low-income graduates. However, that number had to be adjusted down. This study was conducted during the summer months in which less than a third of students attend. For summer 2010, 5,142 students were enrolled of which 4,672 were undergraduates. Based on previous enrollment data, I approximated that 1,571 of those undergraduates came from low-income households. When 12% for bachelor degree attainment is calculated based on typical low-income graduation rates, 188 undergraduates remain and a 5% sample size entails nine-10 students. In previous qualitative studies, researchers used a sample size within that range. Lask's (2008) dissertation study on the pre-collegiate and collegiate experiences of first-generation college students had a sample of 10 students.

Gary (2008) interviewed eight low-income, first-generation college students and Rooney (2008) interviewed 20 low-income, first-generation, African American and Latino students.

Participant selection criteria included the following: (1) met the U. S. Department of Education low-income criterion as confirmed by participation in a program that requires students to be from low-income households (as defined by Department of Education); (2) is a recent graduate of UL Lafayette (recent defined as one year or less; May 2009, December 2009, or May 2010 graduate) or is scheduled to graduate in December 2010; and (3) if still enrolled and scheduled to graduate, student must have a cumulative grade point average of at least 2.0; the requirements for graduation.

Purposeful sampling was conducted to ensure these criteria were met. Maxwell (2005) defines purposeful sampling as "a strategy in which particular settings, persons, or activities are selected deliberately in order to provide information that can't be gotten as well from other choices" (p. 88). Using this form of sampling to select individuals was critical to addressing the research questions because it allowed me to be strategic in identifying participants. Students were identified by multiple means—pre-established networks with university personnel and faculty, collaboration with the university's federally funded TRIO[5] programs, which serve students from low-income households, and the use of flyers and electronic communication.

Snowball sampling was also used to reach study participants. This involves asking students who have participated in a focus group or individual interview to identify and

[5] TRIO Programs are federal outreach and student services programs that identify and provide services for individuals from disadvantaged backgrounds (e.g. low-income or first-generation college student).

encourage others they know who may meet the selection criteria to partake in the study. Ritchie and Lewis (2003) explain that snowball or chain sampling best benefits "dispersed and small populations, and where the key selection criteria are characteristics which might not be widely disclosed by individuals or which are too sensitive for a screening interview" (p. 94). My study aimed to identify low-income college students, an identification which can be considered sensitive. In 2007, data from the University of California at Los Angeles' Higher Education Research Institute stated that college freshmen had a median family income 60% above the national average of $50,740 (Wyler, 2007). The family income for college freshman in 2007 was over $80,000 a year (U.S. Census Bureau USA Quick Facts, 2007). In 2009, HERI reported that median family income among college freshmen decreased to an unstated percentage due to the recession and increased parental unemployment rates (Marchand, 2010). However, this amount is still northward of $50,000, and when compared to the $33,000 annual income for a family of four on the U. S. Department of Education's low-income level (see Table 1 from p. 16), there is a difference of 34%. Given that a difference of over one third exists between the income levels and the way low-income families are stigmatized in society and media, household income can be considered sensitive information. Moreover, the average college student comes from a middle class background (Mortenson, 2007). Nationally, college students from low-income households comprise only 10% at four-year institutions (Terenzini, et al., 2001). Therefore, snowball sampling helped reach the target population.

Validity and Limitations

There were several validity concerns and limitations in conducting this study. I made every effort to address these concerns and utilized several strategies, however given the study's design, some concerns remained. The following sections detail the areas that posed validity concerns and identify the study's limitations.

Generalizability

The first concern was generalizability, which is the ability for findings to be applied to the broader population from which the sample is drawn (Ritchie & Lewis, 2006). The nature of qualitative research is not to produce universal statements or generalized findings, but to explore the contextual elements of a phenomenon and identify themes that emerge from the sample and site (Bogdan & Biklen, 2007). Ritchie and Lewis (2006) use the term empirical generalization, which involves "transferability" and the ability to apply findings beyond the particular sample of the study (Ritchie & Lewis, 2006, p. 264). There are three concepts related to empirical generalization: representational, inferential, and theoretical. Representational generalization refers to the ability to generalize to the parent population (Ritchie & Lewis, 2006). Inferential generalization is the ability of the findings to "infer to other settings or contexts beyond the sampled one" (Ritchie & Lewis, 2006, p. 264). Lastly, and most important for qualitative researchers, theoretical generalization involves the ability to draw "theoretical propositions, principles, or statements from the findings of the study for more general application" (Ritchie & Lewis, 2006, p. 264). Theoretical generalizations allow researchers to support existing theories, refine theories, or develop new theories based on the specific context of a study. Therefore, the in depth analysis of individual interviews and focus groups allows a degree of generalizability. Ritchie and Lewis (2006) acknowledge this contribution:

> Qualitative research studies can contribute to social theories where they have something to tell us about the underlying social processes and structures that form study of the context of, and the explanation for, individual behaviours or beliefs. (p. 267)

This study provides insight into the experiences and lives of the low-income college students who participated in this study. The findings may be generalizable to other low-income college students who attended a four-year institution with similar contexts, but cannot be generalized to all low-income college students who persisted at all types of four-year institutions.

Diversity of study participants

I pursued a diverse sample through the use of established university networks, mass e-mails sent to students who participate in programs for low-income college students (see Appendix A), flyers posted on campus in high-trafficked areas (see Appendix B), and word of mouth. However, given the demographics of the university, I anticipated that most participants would likely be African American or Caucasian and female. Disaggregated data detailing the percentage of enrolled low-income college students by race and gender were not available at the study's site. However, literature indicates that the majority of low-income families are racial or ethnic minorities (Simms, Fortuny, & Henderson, 2009). "Four million low-income families (or 30 percent of the total) are Hispanic, 2.9 million (22 percent) are black or African American, and about 800,000 (6 percent) are other nonwhites" (Simms, Fortuny, & Henderson, 2009, p. 1).

Thus, I anticipated a sizeable portion of low-income students at UL Lafayette would be African American given the campus has less than 1% Latino and 2% Other (non-white). The campus has also seen an increase in African American enrollment with nearly 3,000 students; a 4.25% increase in just one academic year (from Fall 2008 to Fall 2009) (Mactos, 2009).

I sought a diverse sample to ensure that a broad range of experiences, factors, and characteristics related to low-income college students and their persistence was achieved. Moreover, diversity afforded me the opportunity to better distinguish between more and less important factors that affect persistence (Ritchie & Lewis, 2003). In an attempt to reach students from varied ethnic backgrounds and of different genders, I worked collaboratively with pre-established networks of university personnel who work with the target population and provided direction on identifying students. However as will be described in Chapter 4, the results did uphold the anticipated demographics—mostly female and African American.

One of the networks I utilized to obtain a diverse sample was the Department of Special Services, which comprises seven programs that support students from disadvantaged, low-income, and underrepresented backgrounds. Five of the programs are federally funded TRIO Programs (Educational Talent Search, Upward Bound, Veterans Upward Bound, Student Support Services, and the Ronald E. McNair Program). One is a university-funded program called Summer Success. The final program is funded through both state and federal funds and is the Louis Stokes Louisiana Alliance for Minority

Participation (LS-LAMP) Program[6]. Of the seven programs, five of them serve undergraduates and assist students as they work to earn their baccalaureate degree; these include Veterans Upward Bound, Student Support Services, Ronald E. McNair Program, and LS-LAMP. The latter two are designed to assist high achieving students from underrepresented backgrounds pursue graduate school; with LS-LAMP having a science, technology, engineering, and math (STEM) focus and being solely for students of color.

These programs are all housed in the same building under the College of General Studies, though students of any academic major can participate. Students in the programs come from all parts of the state including a substantial number of rural areas, which are mostly inhabited by Caucasians. Louisiana, like other southern states, remains residentially segregated by race (citation). The programs consist of primarily African American and Caucasian students; however they also have a few students who are Vietnamese (Program Directors, personal communication, September 2009). I communicated with each program director and their respective academic counselors prior to the study to obtain assistance in identifying possible study participants. Also, regular communication occurred during the study to discuss invitees, attendees, and the number of student contacts.

As previously mentioned, snowball sampling was also used. This method had the potential to compromise the diversity of the sample as participants may refer only students who have similar characteristics and experiences. To diminish that risk, I asked

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[6] The Louis Stokes-Louisiana Alliance for Minority Participation (LS-LAMP) Program is a mentoring and scholarship program designed to increase the quantity and quality of minority students receiving baccalaureate degrees in science, technology, and mathematics disciplines and subsequently to increase the number of minority students entering graduate school to earn doctorate degrees in the above fields.

participants to identify potential students with whom they were not close friends, nor family members, nor similar to them (Ritchie & Lewis, 2003). However, no participants were obtained from snowball sampling.

Personal cultural lens

As Schultz (1967) states, "the cultural lenses that people use to judge situations are often taken for granted and as such are invisible" (p. 74). In an effort to make my cultural lenses visible, I identified my personal biases and ties to this topic. I divulged this information to increase the validity of the study and its methodological approach. Personal cultural lenses can potentially impact validity depending on the interview methods employed, the theoretical construct guiding the researcher's work, and the researcher's own awareness of their lens. Rubin & Rubin (2005) acknowledge this challenge in interpretive and constructivist approaches by stating cultural assumptions can influence what questions are asked and how they are asked. However, the authors also state that a researcher's assumptions do not have to disappear; rather they need to be monitored and controlled. "Researchers need to be cautious lest they fail to hear the meaning of what the interviewees have said because their own cultural assumptions get in the way" (Rubin & Rubin, 2005, p. 29). In this study, I was aware of my capability to make cultural assumptions, as I, too, am a low-income college graduate of UL Lafayette as well as a Louisiana native. Through self-reflection, I identified possible assumptions and reviewed the interview protocols and surveys. Prior to focus groups and individual interviews, an education administration doctoral student reviewed my materials to help ensure that I was asking appropriate questions. Additionally, I recruited a low-income college student to pilot the assessments and review the questions and share feedback.

During this study, I engaged in regular reflective exercises, such as weekly journaling and conversation with peers, to remain mindful of biases and self-monitoring. In addition, I tried to eliminate the possibility of compromising the study by employing triangulation and field notes. Biases and assumptions are challenges that all researchers face when they study a topic, particularly when it is one of extreme interest or importance to them (Lichtman, 2006). One proven technique to combat biases is the process of triangulation. It involves multiple data collection methods, multiple kinds of sources, and/or multiple investigators (Glesne, 2006). My study incorporated focus groups, individual interviews, survey data, and a resilience scale score. Collectively, I utilized these multiple data sources to identify codes and themes.

Lastly, descriptive, analytical, non-judgmental field notes were taken prior to, during, and following each focus group and individual interview. I used a notebook to document details of the focus group and interview processes, to note information that was not captured with digital audio recording (such as bodily movements and facial expressions), and to track my thoughts about the overall research process. As Glesne (2003) explains, a field notebook

> becomes filled with descriptions of people, places, events, activities, and conversations; and it becomes a place for ideas, reflections, hunches, and notes about patterns that seem to be emerging. It also becomes a place for exploring the researcher's personal reactions. (p. 55).

This reflection allowed me to identify relevant information, possible follow-up questions, as well as to filter out any assumptions I may have made from the participants' words. Regardless of the method being used—survey, individual interview, focus group, or resilience scale—I took field notes to ensure the study's reliability.

Methodological Approach Based on Individual Research Questions

This study utilized a variety of methods to answer each of the study's research questions. This section details which of methods were used to address each research question and why each method was chosen. The first research question was: How do the lived experiences of low-income college students affect their ability to persist to college graduation? The intent of this question was to obtain an idea of how these students' lived experiences shaped their college career and impacted their ability to graduate from college. Focus groups and individual interviews were the best methods to garner such information because they allow for a more in-depth understanding of the participants. My goal was to obtain thick descriptions. This refers to obtaining detailed accounts from study participants, which then allows me to identify patterns and explain them in the appropriate context (Holloway, 1997). The second research question was: What support networks or opportunities exist or are acquired that contribute to persistence in low-income college students? The student survey allowed participants to identify and share information about people and/or organizations (including themselves) that impacted their life and academic success. The survey data were not used to generalize from the study's sample of low-income college graduates to the general population of low-income college graduates. Rather the survey data were used to obtain contextual information and identify trends or generalizations within the study's sample. In addition, the focus groups and individual interviews provided a deeper understanding about their networks and overall access to opportunities.

The third and final research question was: What is the role of resilience in the persistence of low-income college students? This question is addressed through the use of the resilience scale. The participants' results on the scale determined if resilience was a contributing personal characteristic to persistence. The individual interviews were used to identify any specific moments in the participants' lives where they exhibited resilience. Interview questions asked participants to reflect on their experiences and explain how they were able to persist in college through graduation.

Data Analysis

After the focus groups and individual interviews were conducted and the student surveys and resilience scales were completed, I reviewed field notes as a foundation to develop a preliminary list of ideas, notes, and information of interest. Either the researcher or a paid transcriptionist transcribed each focus group and individual interview, and Microsoft Word was used for coding. Each transcript was printed, reviewed twice at least two to five days apart, and reoccurring themes in participants' quotes were highlighted. Each transcript was then reviewed a third time and issued a post-it note detailing the overarching themes found in the transcript. The researcher identified emic categories, which are codes that emerged from the data and are not based solely on previous literature (Guba & Lincoln, 1994). Methodological literature has shown this approach is particularly useful for qualitative data (Glaser & Strauss, 2003; Guba & Lincoln, 1994; Strauss & Corbin, 1990). "The meaning-making activities themselves are of central interest to social constructionists/constructivists, simply because it is the meaning-making/sense-making/attributional activities that shape action (or inaction)" (Lincoln & Guba, 2000, p. 167). I wanted to understand the phenomenon (student persistence among low-income college students) through the actual experiences and voices of successful college students. This process allowed me to gain emic knowledge (Willis, 2007). I spent time in analytical self-reflection to ensure a heightened awareness of self so that the "meaning-making" was not biased (Glesne, 2006).

I entered student survey responses into a Microsoft Excel spreadsheet in order to document general information about participants. This included demographic data on age, gender, ethnic identification, number of members in household, household income, parental education level, home ownership, financial aid award(s), as well as information regarding their access to social and cultural capital. I scored the resilience scale responses according to the guidelines outlined in the user's guide and inputted the data into another Microsoft Excel spreadsheet. I used each participant's sum score to identify low, moderate, or high resilience characteristics and calculated the mean of the participants' scores. To ensure participants' information would remain confidential, I used fictitious names in lieu of their actual names and gave participants the opportunity to choose their own pseudonym. Only one of the 10 participants used a pseudonym. After explaining the study to participants, nine participants stated they found it empowering to talk about their experiences and wanted their real name to be used. A few mentioned they were not ashamed and did not feel the need to hide their identity, thus nine students requested their real names be used. Beyond offering this protective step, I used a notebook when collecting data in the field. After each focus group and individual interview, I typed all notes into my netbook, transferred them from the netbook to an external hard drive and deleted any files related to the study. From the external hard drive, I transferred files and the recorded audio files to a password protected MacBook Pro laptop that remains in my home at all times. I had sole access to this laptop, thus no one knew the password and the password was not written down, typed, or saved. The external hard drive remained in an undisclosed and secure location.

Summary of the Study

My qualitative study used Bourdieu's (1977b, 1986) concepts of economic, cultural, and social capital in combination with Wagnild's (1993, 2009) Resilience Scale to explore the experiences of low-income college students who persisted at a four-year university. This conceptual framework allowed me to learn about the roles of capital and resilience in the persistence of low-income college students. Individuals from low-income households possess lower levels of dominant capital (e.g. money, professional network, technology, etc.) than individuals from high-income households (Bourdieu, 1986; Mortenson, 2007). This is one explanation why low-income students graduate from postsecondary institutions at lower rates than their high-income peers. However, for the 12% of low-income students known to graduate from college (Mortenson, 2007), there are limited explanations of these students' experiences and how they were successful in persisting.

Previous student persistence research and models have focused on what contributes to student departure within the college student population. Research has narrowly explored what contributes to student persistence among a population that is less likely to complete college (e.g. low-income college students). My study sought to begin to fill this gap in the literature by identifying the pathways of persistence for low-income college students. This nation's economic and occupational outlook warrants such a study. The majority of jobs in the near future will require some form of postsecondary education (Bureau of Labor Statistics, 2005, 2009; Lacey & Wright, 2009). Therefore, finding ways to increase the postsecondary enrollment and graduation rates of low-income students is critical to the financial future of this nation. Through focus groups, individual interviews, and two survey instruments, I identified how a sample of low-income college students at UL Lafayette forged a pathway to success at a four-year university. I present the findings in the next chapter and the data reveal there are ways to encourage persistence. These findings can inform education personnel of resources and techniques that have been effective in aiding low-income college students' acquisition of higher education. Students themselves presented policy-related ideas such as federal legislation, state initiatives, and university policies that could be created to improve the graduation rates of low-income college students.

CHAPTER 4 – FINDINGS:

CHARTING THE COURSE & OVERCOMING OBSTACLES

Overview

During the summer of 2010, I collected data from 10 low-income students who graduated from UL Lafayette in the past academic year (2009-2010) or who were slated for graduation in the following academic semester (Fall 2010). Chapter Four presents some of the findings identified after focus groups, individual interviews, surveys, and the Resilience Scales were completed, transcribed, inputted into a spreadsheet, and coded. Through this process, three themes related to persistence emerged. Those themes include low-income students' approach to the college choice process, their ability to conquer barriers to access and persistence, and their path toward persistence. Within these themes, subthemes were determined which provide for a more in-depth analysis of the participants' lived experiences.

Each theme and subtheme was determined after reviewing transcripts and noting a combination of frequency in the topic and the level of description and commentary provided by study participants. I identified the most significant quotes related to those themes and provided an analysis of how low-income college students persisted to graduation from UL Lafayette. In the following sections and subsequent chapter, each theme is defined. Chapter Four explains the findings related to the first two themes: how study participants charted a course by selecting a higher education institution and how they discovered different ways to overcome obstacles that presented themselves.

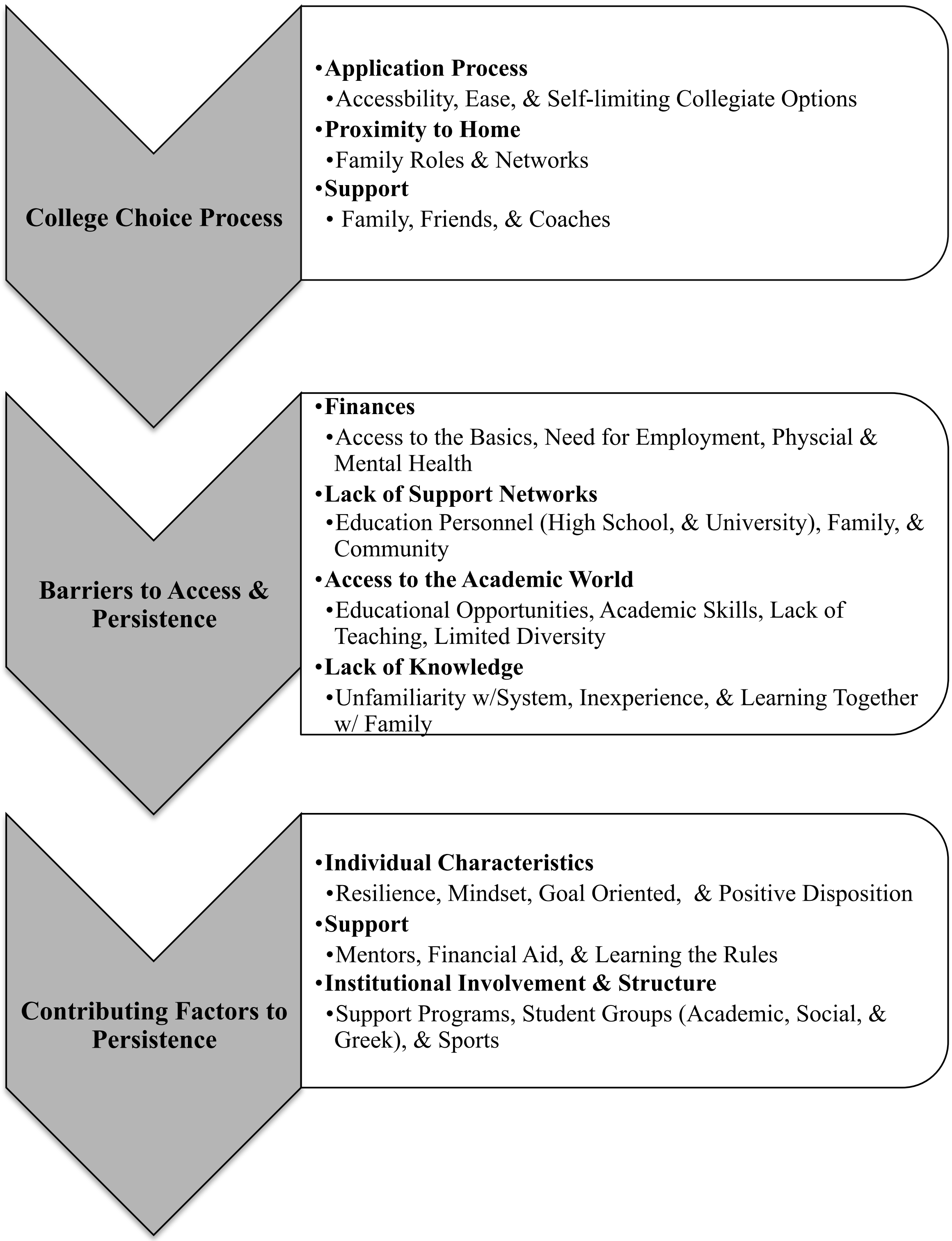

Figure 7. Emergent Themes and Subthemes

PRESENTATION OF FINDINGS

The guiding question for this research study was: How do low-income college students navigate a path toward college graduation? Using the theoretical context of interpretivism, I studied the participants' lived experiences guided by the following sub-research questions:

1. How do the lived experiences of low-income college students affect their ability to persist to college graduation?
2. What support networks or opportunities exist, if any, or are acquired, that contribute to the persistence of low-income college students?
3. What is the role of resilience in the persistence of low-income college students?

I explore each of these research questions in this chapter with particular focus on research questions one and two. The third research question is explored more in depth in Chapter Five. From these collective questions, I identified the participants' pathways to persistence and what individuals, organizations, and personal characteristics aided them.

STUDY PARTICIPANTS

The sample of study participants consisted of 10 undergraduates, seven of whom graduated during the 2009-2010 academic year and three of whom are approved for graduation in Fall 2010 (with one choosing to graduate in Spring 2011 to complete courses for graduate school prep). Participants ranged in age from 21 to 52 with the average age being 27 years old. As anticipated from national and local gender demographic trends, as well as from literature on the race and/or ethnicity of low-income populations (particularly those in the South), the sample was majority female (*n*=7) and African American (*n*=9). Multiple attempts were made to obtain a more diverse sample. I contacted various staff members who administer programs that serve low-income college students and faculty members who taught summer session courses. I distributed information about the study so that they could then share it with their students. Additionally, I received names of potential participants from faculty and graduate students and subsequently used the university's online webpage directory to contact those students. However, despite these attempts, no Caucasian, Latino, Native American and Asian American students responded to these requests.

Participants provided information on their household income and number of occupants. The average household income was $27,000 with three people in the household, which aligns with the federal TRIO programs' current low-income levels. Moreover, 50% of participants had received some form of public assistance (e.g. food stamps, subsidized housing, WIC, etc.) and 100% had received some form of financial aid, demonstrating the existence of a low-income household. Eighty percent of participants received grants, followed by 70% loans, 60% work-study, and none possessed Parent PLUS Loans. Students attributed lack of parental loans to their parents/guardians "bad credit" (unstable credit history and/or low credit score). Ninety percent of the participants' mothers did not earn an associate's degree or higher. With regard to fathers, 80% of fathers did not possess a postsecondary education. Thus, the overwhelming majority of students were first-generation college students in addition to being from a low-income household. All participants exhibited resilient characteristics (as revealed through their Resilience Scale scores, life experiences, and the length of time to graduation). The average participant graduated in five years with one student completing in four years with both a bachelor's and master's degree. Other participants completed in six and half years. Table 4 below lists participants and their respective Resilience Scale scores and the number of years were enrolled prior to graduation.

Table 4

Participants' Resilience Scale Results (sorted by score)

Participant	Resilience Scale	Years to Graduate
Scott	150	4
Jimanesha	153	4
Melissa	157	5.5
Janaire	163	4
Linda	165	4
Michael	165	6
Justin	168	6.5
Tiffany	171	5
Eboney	174	5.5
Marie	178	4.5
Average Scores	**164.4**	**4.9**

Note. Scores >145 indicate moderately high to high resilience (Wagnild, 2009).

College cumulative grade point average (GPA) also impacted persistence among the study's participants. Research (Mattson, 2007; Micceri, 2010; Noble & Sawyer, 2004) indicates that high school GPA is a better indicator of academic success in postsecondary education than standardized admission tests (e.g. SAT/ACT). The study participants' college GPAs agreed with the findings that high school GPA is a better predicator of college success and college GPA, not the SAT or ACT. Table 5 illustrates a comparison of the 10 participants college GPA and high school GPA with the group's GPA average listed in the eleventh column.

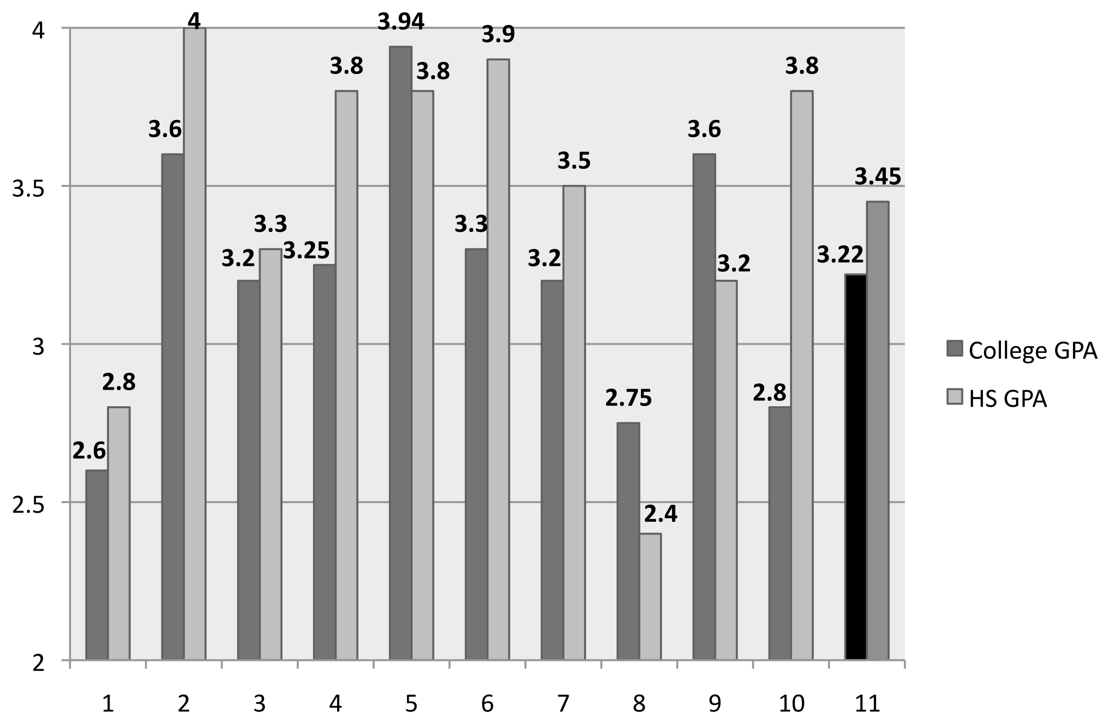

Table 5. College & High School GPA Comparison Chart

Participants were offered the opportunity to select a pseudonym rather than identify their real names. However, only one participant chose to select a fictitious name. When the nine participants were asked why they did not select a pseudonym, each explained that they wanted their story to be shared and they wanted their real names to be connected with their story. Each student, in different words and with varying levels of articulation, believed that their experiences could positively impact someone else. One student claimed that this research contributed to a “much-needed discussion” on how the K-12 public school system and institutions of higher learning can work together to increase enrollment and graduation of low-income youth and youth of color. She wanted her name to be known so that a “real person,” and not a fictitiously named person, was represented.

Each participant had a different major, with the exception of two students who studied biology. Other academic majors represented included: criminal justice, special education, hospitality management, economics, finance, nursing, exercise science, and industrial technology. Nine participants were Louisiana natives, while the remaining student was a citizen of both Cameroon and the United States of America and attended primary and secondary school in Cameroon. Of the Louisiana natives, only one student participant was from a sizeable city (i.e. New Orleans). The remaining participants came from rural to small communities in the surrounding area of Acadiana. As described in Chapter Three, Acadiana is an eight-parish area that surrounds the University of Louisiana at Lafayette. Close proximity to the university and to their individual hometowns and families was a strong factor in students’ enrollment decisions. The first theme explores the college choice process for the low-income participants in this study and the related subthemes that illustrate how these students forged a path to college entry.

Theme One: College Choice Process

Overview

At the start of each initial meeting with a participant, I allocated time for general, informal conversation. The intent of this exchange was to assist in establishing rapport and to allow the participant to feel more comfortable prior to being asked some fairly personal questions. During this communication, participants where asked basic information such as their hometown and how they were informed of the study. This provided me the opportunity to briefly self-disclose my ties to the area and to the university. The interview or focus group would then begin with two broad questions inquiring about how the participant would describe him/herself and how he/she enrolled in college. The responses generated information on individual characteristics that will be explored in Chapter Five; however, it also provided much insight into the college choice process. Six different topics arose from the questions related to their college selection—size of institution, finances (cost of tuition), institutional rankings, the application process, proximity to home, and availability of emotional and psychological support. Of those six areas, the most recurring subthemes dealt with the application process, proximity to family, and having emotional and psychological support.

Subtheme One: Application Process

Figure 8. Subtheme and Related Topics

The process of selecting and enrolling in postsecondary education often appears complex to low-income high school youth, as most are aspiring first generation college students. Low-income youth often figure out information on their own or through the assistance of people willing and able to provide insight. College selection and enrollment are not easy processes for most low-income youth and as Berg (2010) states, "admission policies favor the advantaged" (p. 41). In my study, the participants echoed this sentiment and revealed the processes they underwent to enroll in UL Lafayette—seeking accessibility and identifying ways to make this complex process a little easier though it can lead to perceived self-limiting collegiate options.

An intriguing finding related to the application process was that seven of the 10 participants only applied to one institution (UL Lafayette). Most participants initially considered other schools, but determined it was best and/or easiest to attend UL Lafayette. Of the three students who did apply to other institutions, two attended other universities before transferring to UL Lafayette and the remaining student considered all options (particularly scholarship awards). The participants discussed the ways in which they accessed information and made decisions about where to go. Janaire, an African American female and mother of two, recalls her process in her senior year of high school:

> Well, the first thing I did was apply to all of the schools and see if they would accept me, what scholarships they would offer me, the programs that they had to offer and I didn't really fill out the FAFSA until I've pinpointed the school instead of sending it all over…

Janaire had one dependent at that time and was determined to identify the best opportunity for her and her young family. She also took program rankings into consideration. She applied to five institutions: Dillard University, Southern University, Northwestern State University, the University of New Orleans, and UL Lafayette. However, Janaire stated that a holistic package led to her enrollment decision: "I actually got offered more financial assistance from those schools, but it didn't measure up to the business school here." For Janaire, UL Lafayette's B. I. Moody III College of Business Administration's high ranking in the Princeton Review's 2009 edition of the "Best 296

Business Schools" accompanied with the fact that she could save money on daycare and housing expenses by living at home, convinced her to apply and enroll in UL Lafayette. The combination of school rank, financial aid, and overall ease of location are important to low-income students because they generally have more family and/or household responsibilities than their high-income peers.

Most participants looked up college application information themselves. This is best expressed in Michael's comments about how he learned about the process. "I was just doing the homework on my own, looking it up." Michael is a 26-year-old African American male who began his college career at Louisiana Tech and later transferred to UL Lafayette after military service in Iraq for a year. He explained that he primarily relied on himself to learn about the college application process. His mother attended Nicholls State University (the closest four-year university to their hometown) for a few years, before becoming pregnant with him. However, Michael did not want to attend Nicholls (located in Thibodaux, Louisiana).

> Everybody from my high school went to Nicholls, everybody. That's where they wanted to go. Mom, that's where she went; she wanted me to go to Nicholls…They didn't really have to fill out too many applications because most of the time like for football, they would bring you your applications and they'd tell you, 'Don't worry about nothing, you know. We got this.'

Despite this ease in applying to Nicholls State University, Michael decided against this opportunity. He wanted a fresh start at a university known for a good academic program in engineering. So, he turned to the Internet for information. His high school counselor was not easily accessible and did not reach out to students. In schools with high student to counselor ratios, the Internet proves beneficial (Martinez, 2010); particularly for low-income youth who may not know how to approach someone for help or does not feel comfortable asking for help. As Michael's words suggest:

> I did it on my own. Everything I do, I pretty much I do it on my own you know, so I don't like to depend on anybody, If I need to know something there's always the Internet now, so anything I need I find out how to do it and get it done.

However, accessing a computer with Internet access can be an issue for some. All of the students in the study stated that they were able to obtain Internet access either at home, the public library, school, or a friend's home. Melissa, a Caucasian female and mother of three, says she too utilized the Internet. "I went online and they have the bulletins [course schedules and degree plan information]." After originally enrolling in UL Lafayette more than 10 years ago and failing out her first semester, Melissa stated that she learned what it would take to succeed. Upon returning to UL Lafayette, she had her previous academic record expunged and applied for reentry with a clean slate.

However, not all students went through the application process alone and/or via online information. Four participants received assistance from the federally funded TRIO program, Upward Bound[7]. Jimanesha, Eboney, Marie, and Tiffany all participated in Upward Bound for the last two years of high school and through this program they obtained academic support, preparation for the ACT, and completed college applications with the aid of an Upward Bound counselor. Jimanesha explains the benefit of having personalized assistance, "They [Upward Bound personnel] would like feed us information [about college], which was good because I really didn't have to go out and

[7] Upward Bound provides opportunities for participants to succeed in their precollege performance and ultimately in their higher education pursuits. Upward Bound serves: high school students from low-income families; and high school students from families in which neither parent holds a bachelor's degree. The goal of Upward Bound is to increase the rate at which participants complete secondary education and enroll in and graduate from institutions of postsecondary education.

search, you know, as much." Jimanesha went on to explain how her feeling of intimidation when it came to asking questions about college. In a separate individual interview, Tiffany discussed the same issue, citing a lack of information and knowledge regarding the college-going process as a first generation college student.

> "I'm a be honest. If it wasn't for Upward Bound, I wouldn't have went to college, because my mother, my father, or brother never went to college. So if it wasn't for Upward Bound I wouldn't have went cause I would've just looked at the college applications and be like, 'All that's too hard, I'm not filling that out.'"

Upward Bound provided students with information and instruction that made the process less difficult and put the students more at ease. This is significant because participants discussed how they felt things were always so much harder for them than for students who came from middle class and upper middle class households. The demystification of the college application process promoted college enrollment. Eboney, an African American female, expresses why she only applied to UL Lafayette and how her mother's influence and the close proximity of the university to home made simplified her decision.

> "So she [mother] is like, well you go way over there [college out of Lafayette], I'm not giving you no money for school. So that really made me stay and she was like, it will be easy for you to find a job because I was already employed at the Boys and Girls Club before I left – before I umm graduated high school…So she was like, just stay, I can help you with school, you don't have to pay for housing and after all of that it did make sense for me to just stay home and commute back and forth from school."

Applying to and enrolling in college is a major decision and determining what is best is rarely clear. Low-income college students in this study expressed how the process often led to solely giving serious consideration to local colleges. None of the participants ever contemplated attending college out of state. Without even looking into it, they concluded it was not possible. Some may say they limited themselves and narrowed their collegiate options because of the expense of out of state tuition, the distance from family and friends, lack of information, and some concerns about their level of academic competitiveness. Their comments led me to believe that UL Lafayette appears to have a relatively easy application process for low-income youth to navigate. All students in the study explained how the institution made the process easy and straightforward.

> "UL was the only – like the only university we knew about. And it was the…I think the easiest and the fastest." – Scott

> "Mine was just the accessibility. I can't really name one person or one thing that really drew me to UL." – Jimanesha

In these statements, it is easy but perhaps too simplistic to conclude that students sought an easy way out, but in reality I believe that they sought an environment where they felt they could thrive. Confidence in ability and having support is tied to academic and career success. Therefore, while their collegiate options may appear self-limiting upon first glance, it is quite the contrary. The truth is these low-income students want to succeed and their choice to attend an institution near home reflects that desire to succeed.

Subtheme Two: Proximity

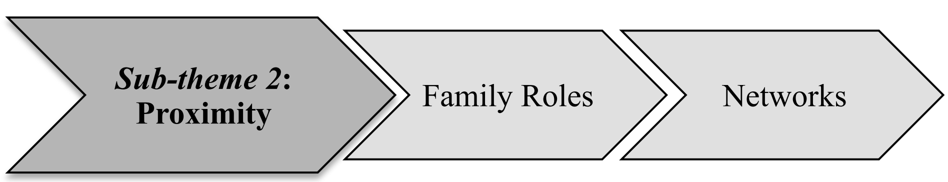

Figure 9. Subtheme and Related Topics

Students based their decision to pursue postsecondary education and their approach to the college application and selection process on several factors. McDonough's (1997) work highlights the way students choose colleges and the role in which social class affects that process. She cites families, friends, and finances, greatly influence the college choice process and, to an extent, impact it greater than location, institutional size, and other institutional attributes. Low-income youth consider relationships and family ties as very important hence (Payne, 2005). My study's findings concur with those of McDonough (1997) and Payne (2005). Each participant in the study explained that, to some degree, the proximity to their home impacted their decision to enroll in UL Lafayette. Three participants wanted to have some distance between home and their institution of higher learning, but the majority of participants sought to be close to home for various reasons and responsibilities (e.g. parents help with daycare, family members provide transportation, ability to see friends and family, etc.).

Eboney, a special education major and native of Lafayette, explains how her relationship with her mother and the close proximity of the university to her home (less than 10 minutes) impacted her college selection.

> "I was close to [my] mom. I was the baby…and she's like, 'I would rather you to stay at home then me having to drive way over there [Nicholls State University].' My mom didn't drive the highway for nothing, so that give me a chance to stay – I probably wouldn't see my momma because she won't drive the highway. She was scared by big trucks."

The close-knit nature of most families in the Acadiana area, and in southern Louisiana in general, tends to encourage low-income youth to remain close to home. Another participant, Michael, shared with Eboney (during the focus group) that his mother too, does not travel the highway due to 18-wheeler trucks.

> "Mine is just like hers. I think she probably been to Lafayette twice. And one of them was because she was traveling with my aunt going to Lake Charles. So she don't get on the road at all."

Michael originally enrolled in Louisiana Tech, which was approximately a five-hour drive. His mother never came to visit him during his time at that institution. He later transferred to UL Lafayette, which was only two hours from his hometown of Vacherie.

Finding psychological and emotional support is comforting to low-income college students as they transition to college life and work to persist to graduation (Engle & O'Brien, 2009). Low-income students generally lack knowledge about navigating college. The conveniences of having a four-year university fairly close to home can provide this comfort in a new, unknown environment. Melissa, a 28-year-old mother of three, explains why she attended UL Lafayette:

> "Because - it's the proximity to home. It was close and my [high school] counselor, I guess, he really pushed it. I didn't know of any other schools at that time. I really didn't."

Melissa enrolled immediately after high school, but after her semester she dropped out due to low academic performance. She later returned to UL Lafayette years later to complete her undergraduate degree and stated her reason for reenrolling in UL Lafayette remained the same—the closeness to home was important, especially now with children and a disability impacting her mobility. Janaire began college with one child and, during her last year of study, she had her second child. She too, stated proximity as key to her application and enrollment decision. "You'd have to say I came too for the accessibility, because I did have a little one at home. That was a plus."

Marie, a 22-year-old African American female biology major, lived in Houston, Texas for most of her childhood, but moved with her father to Louisiana in junior high school. As with all of the students in the study, limited economic means and the need for financial aid, combined with proximity, dictated Marie's direction.

> "UL [Lafayette] was right up the road. I mean I was familiar with UL [Lafayette] because of Upward Bound…Also, financial assistance kind of played a part in deciding where I was gonna go as well."

College choice literature acknowledges the role social and cultural capital play in the level of knowledge and information that aspiring college students possess (Bourdieu, 1986; Coleman, 1988; Engle & Tinto, 2008). Forms of capital often correlate with social class, particularly because the perceived dominant forms of capital are generally found among individuals from middle-income and high-income households (McDonough, 1997). However, other researchers have identified forms of capital that people of color and people from low-income households' posses that can be beneficial to their educational pursuits (Gonzalez, et al., 2005; Moll & Greenberg, 1990; Yosso, 2005). Students in the study explained how identifying forms of support allowed them to enroll and persist. As explained in the Moll's (2005) funds of knowledge concept, low-income youth can pool resources. Participants in my study echoed this by explaining the ways in which they sought and/or found varying support systems.

Subtheme Three: Support

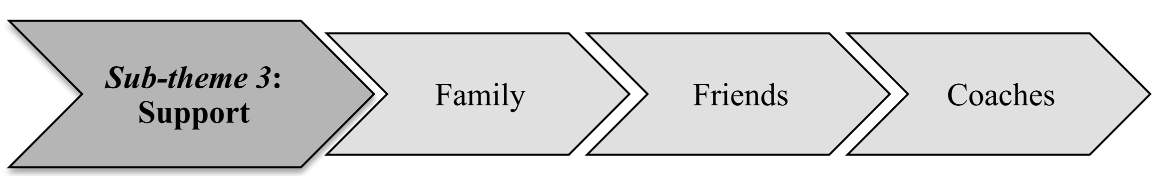

Figure 10. Subtheme and Related Topics

As the previous subthemes of the college choice process suggest, the application process entails the consideration of different factors. The accessibility of the institution, ease of application and enrollment processes, and proximity to home were key factors in college choice decisions. In addition, students sought support during the process and as they underwent the decision-making process. A study by Perna and Titus (2005) found that parental involvement and support systems are instrumental to persistence for students of color in making the choice and can likely be applied to low-income students as well. During the individual interviews and focus groups, participants cited emotional, financial, and spiritual support as they underwent the college choice process.

Some participants experienced multiple forms of support, while others stated they were alone in figuring things out. When participants were asked about the existence of support networks, family members, friends, and athletic coaches were repeatedly cited as key figures. The support was not consistently beneficial especially with regards to informative support about the college choice and enrollment processes, but participants understood that this type of support was equally valuable. Justin, an African American male who played football for UL Lafayette, recalls the process of entering college. He explains he comes from a loving, close family where both his mother and father are together and how they supported him, but were unable to fully understand or help sometimes because they were unfamiliar with the college process.

> "Honestly, I didn't know much of anything coming to college. You know, I had nobody. I have a big family, you know, but none of the males in my family ever went to college to give me any information on college. You know, my father, he's given me everything, but that was just something that he had no experience in. I feel like it was a positive and a negative for me, you know. I had no expectations good or bad, you know, so whatever happened, I feel like that was a part of my college experience, you know, good or bad, I thought it was suppose to happen. The negative part was, I could have probably prepared myself a lot better – there's a couple of things that I would have done different but, you know…"

Justin explains how he had a high learning curve and lacked some knowledge that would have been beneficial to him. Yet, he still states his family supported him. He even goes on to say that while knowing more information would have made things easier for him, he learned mental toughness and figured out things on his own. Justin sought and found support as needed, but also was able to distinguish the difference between "good" support and "bad" support. Good support is defined as family members and friends who support their college student to do their best and applaud him/her when he/she reaches a goal, and lastly assist them in making good, healthy choices when he/she is facing a challenge. Justin began college at Grambling State University (GSU) (a Historically Black College in North Louisiana) just two weeks after graduating from high school. This was an abrupt transition for him and over the course of the summer session he realized the support of his friends would likely be detrimental to his academic success and made a decision to leave GSU.

> "I told my mom, you know, all my friends who are out there…I'm not going to make it out here…everybody doing the exact same things that I was doing at home, I'm not gonna make it. You know, I appreciate them bringing me out here, trying to help me, but all my friends were coming out there. So, me and my mom kind of got together and made the decision. And when she talked to one of the coaches…Coach Jenkins actually came, drove to New Orleans and talked to my parents. And he actually got me enrolled. School had started at UL already."

Justin describes his time at GSU as mostly partying with little academic enrichment. While he indicated he felt supported and it was great that nearly everyone on the campus was African American, he desired a new environment.

> "I just decided if I'm going to be successful in life in some way, I'm a have to get away. I left and all of them ended up dropping out within the next three years."

Justin believes that this decision saved his college career. He credits having good friends at UL Lafayette as being supportive of his academic and athletic ventures; whereas, his friends at GSU, who are "good people," mainly distracted him from his overall goal.

Janaire discussed being focused and wanting to graduate as well. She cited her mother as an influential supporter along with the father of her two children. For Janaire, support came in multiple forms. She did not have to incur daycare expenses and her family and friends did not doubt her ability to graduate in four years with good grades.

> "My mom went [to college]. My dad didn't even finish high school, but my mother…she was just open to any ideas anything that I wanted to do. She was behind me 100%."

Jimanesha echoed the same sense of support from her parents and shared her family's excitement at the prospect of her attending college. "Oh my parents are very supportive. My mom loved it. " [*Laughter*] As a first generation college student, Jimanesha said her parents were proud and wanted her to succeed. Both of her parents completed trade school, but never attended a four-year university. They were thrilled to wear UL Lafayette paraphernalia and tell others that their daughter was attending UL for nursing. The fact that she was in college was great, but to be pursing a nursing degree and to graduate in nursing as an African American female was excellent. Finding support on campus from friends, Upward Bound peers, and the African American Greek community also helped. She elaborated on the benefit of having someone in the nursing program that she could relate to about her experience.

> "There was this other black guy who is Greek and once I became Greek it was like I guess we had a connection or something and yeah he was like I guess the person who would understand where I would come from or understand my language or whatever."

UL Lafayette is a predominantly white institution (PWI), but demographics detailed in Chapter Three show that there is also a sizeable African American population. However, certain academic majors have a very small percentage of African Americans. Some of those programs include nursing, fine arts, foreign languages, and engineering. Jimanesha explained that she was typically the only African American in most of her classes. Her African American nursing peers would be there one semester, but not necessarily return the next semester. She stated that it was not until her junior year that she connected with another African American student in the nursing program. The support she gained in communicating with someone who understood what she was going through academically and culturally played a crucial role in mastering the nursing curriculum.

The participants identified numerous barriers, difficulties, hurdles, and obstacles that had the potential to interfere with their pursuit of higher education. During all of the individual interviews and focus groups, each participant shared the importance of having support and how it is difficult to manage all aspects of life with little to no support. In the second theme, participants identified barriers faced by low-income college students.

THEME TWO: BARRIERS TO ACCESS & PERSISTENCE

Overview

In the first major theme, I discussed how the study's participants navigated a path to college choice and enrollment. Their ability to facilitate the application process allowed them to ascertain an institution's capacity for meeting their personal and academic needs. By singling out a specific institution, which took proximity and support into strong consideration, the participants identified an educational environment that would minimize the likelihood of failure. The participants clearly stated that despite their efforts to ease the application process and to adapt to college life, an enormous amount of barriers remained. In order to successfully persist, they had to overcome these barriers.

Each participant expressed how college graduation was jeopardized at times by the lack of finances, support, and knowledge. The struggles students faced were: racism, death of a parent, military service in Iraq, relationship turmoil, personal illness, bureaucratic issues with university, state, and federal policies, and familial and/or parental responsibilities. Of the many issues, participants mainly discussed those that pertain directly to low socio-economic status of which the first subtheme below details.

Subtheme One: Finances

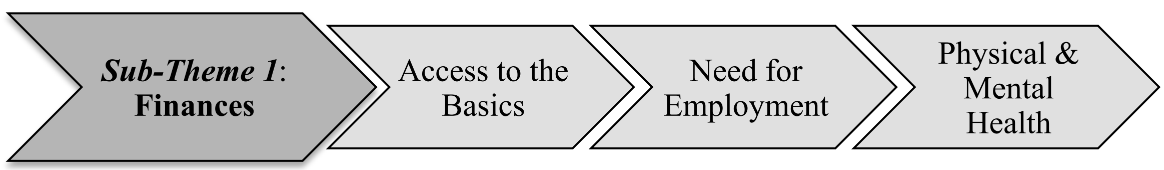

Figure 11. Subtheme and Related Topics

All study participants were classified as low-income according to the Department of Education's 2010 levels. These levels are based on the U. S. Department of Health and Human Service's guidelines and the amount of household income and the number of individuals residing in the household. Over the course of the study and in the course of the two meetings with each participant, I discovered the strong commonality of financial struggles among the participants. They noted that money, economic resources, credit, income and finances presented barriers that negatively impacted their college experiences. As the first subtheme titled "finances" suggests, the lack of economic means impacted the participants' lives in a dynamic way (institution selection, residence, employment, energy level, family life, etc.). This subtheme revealed participants' struggles with some of life's basic needs such as their need to be employed while in college, and the challenges that financial need placed on their physical and mental health.

Maslow's (1943) Hierarchy of Needs, illustrated by a pyramid shaped diagram (see Figure 11), shows people's most basic needs as well as those that are more complex. It purports that only when an individual's basic needs (at the bottom of the pyramid) are met, can he or she work to address needs identified at the top of the pyramid. The study's participants never mentioned the work of Maslow (1943), however in describing the many barriers encountered, it became clear their primary objectives were the basics—food, shelter, transportation, and safety. For all of the participants, it was only through working and going to school that they were able to meet their basic, physical needs.

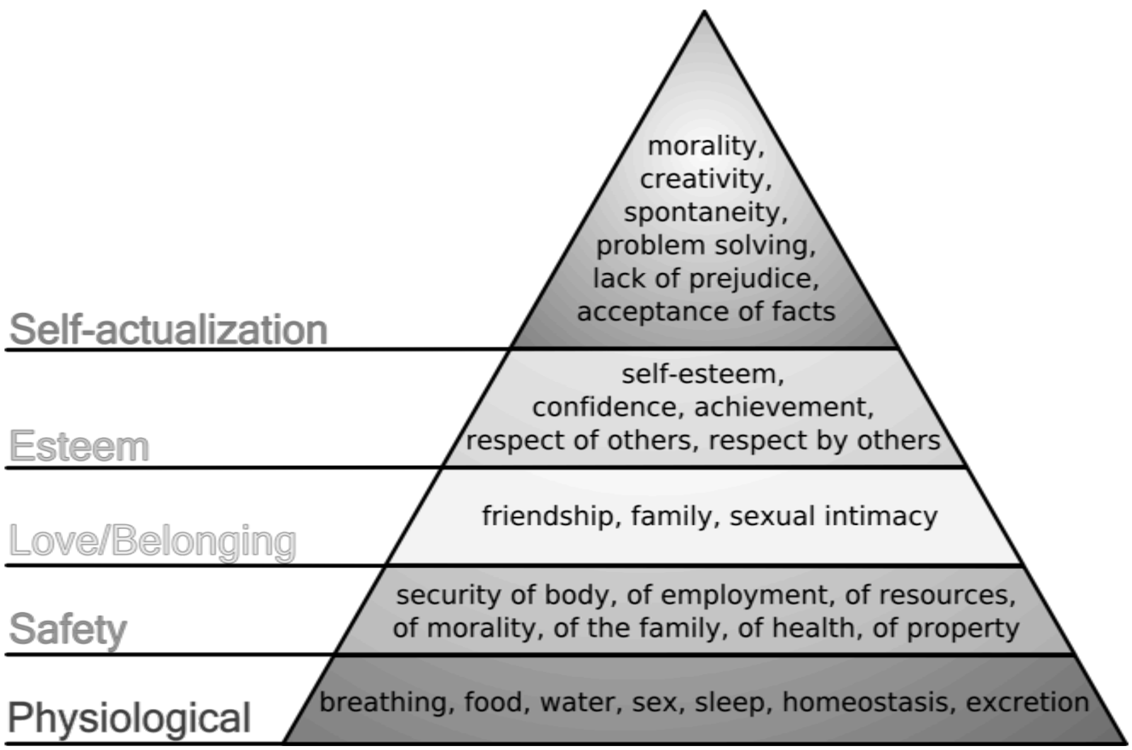

Figure 12. Maslow's (1943) Hierarchy of Needs

Participants explained their financial circumstances and employment needs:

> "And it's been hard, really hard sometimes. The money issue is hard; it's difficult because we don't have a lot of money. And then the kids' issue is difficult, too. We have kids. And the disability issue is just terrible. It makes it extremely difficult…" – Melissa

> "I knew it was going to be very hard financially for my father, because my parents are divorced…He was a single parent taking care of me and I have twin brothers. So umm, I knew it was going to put a financial strain on him…" – Marie

> "I commuted everyday, which was time consuming and to start off I didn't have a vehicle. We actually only had one between me and my boyfriend and he used it to go to work…My sister happened to be working here [in Lafayette] and going to the school at the same time, so I rode here with her, but my mother came get me after my classes were done." – Janaire

> "I took my first – my first two years, I was working full-time and I was going to school full-time." – Scott

> "Worked 25 hours a week [during entire college career]… I did do work-study one semester, but I didn't like it [assigned department]." – Eboney

> "You know, I'm out here supporting myself. So I have no choice but to work, so when I told the lady, my advisor that I work 30 hours, she was like, 'Well, you're not going to be able to do that.' I'm like – I mean, this is for freshmen level courses. I mean this is crazy. You have to have so much time to do it. I tried to stick it out for a semester then just changed it right back to engineering and went over to I-TECH." – Michael

> "Now, did I go hungry? Of course, I did. Did I wear shoes for an extended length of time? Yes, I did. Did I have only two pairs of pants at one time? Yes, I did. You know, did I go without? Yes, I did. But it was all worth it. It wasn't easy, but it was all worth it and of course, as time went on, it improved and my kids were very, very helpful at helping to supplement what I couldn't do and what LRS couldn't provide. But then again – at that point, they are on their own with their own little families." – Linda

> "Ms. Jessie actually got me a job the fall of my freshman year. I started working in DeClouet and then I went over to the tutoring lab and started working there in DeClouet for special services. And then I worked at Payless [shoe store] and I was doing both for awhile until this last semester." – Jimanesha

> "September '04 [senior year of high school] I was working. I started working at McDonald's full-time. I worked at McDonald's my whole time while in college." – Tiffany

Every participant was employed during college and worked a minimum of 25 hours a week with most working full-time or nearly full-time for a good portion of their undergraduate career. While all of the participants received some form of financial aid (and most received multiple forms), employment was still necessary to offset expenses. Nine of the participants stated never spending money lavishly or with haste. A few of them mentioned that peers engaged in "refund check spending" at the mall. After tuition, fees, and any on-campus housing were paid, the balance is disbursed to the student. In using the phrase "refund check spending," the participants were referring to students who spent this balance on shopping mall purchases (such as clothes and games). Technically, any remainder of aid money is allocated to academic-related supplies (i.e. textbooks, technology, lab materials, etc.), but most students did not abide by this technicality. The low-income participants in this study wanted to stretch and/or save their money and some tried to avoid loans.

As previous literature shows, low-income students are hesitant to obtain loans (Kahlenberg, 2004). Many of the students shared different reasons for not wanting to take out loans. In reviewing field notes from the meetings, I found that debt, "bad credit," and paying back loans with interest are issues the students sought to avoid.

> I never took out loans, because I felt like if I am able to work for what I want to get it. Taking out a loan is the easy way out and the in the long run, I would be stuck with paying that loan back. So that's taking a shortcut and when you graduate you would be paying back all those loans so you are going to be working to pay a loan and not be able to enjoy your money after you got your degree in something you wanted. – Eboney

> “I also received food stamps and then I got on the work-study and all that. Didn’t take out loans, not until my junior year.” – Linda

> “I think that not having to take out any loans was the biggest success that I had because I mean I know that even after you graduate those loans start coming in whether you have a job or not. So that was - my biggest thing was to try my hardest not to have to take out any loans.” – Marie

The students decided they could reduce the likeliness of using student loans by securing employment. As shown in an earlier statement by Linda, working was a sacrifice and oftentimes meeting basic needs was a challenge, but the long-term goal helped them focus. Moreover, with the cost of attendance at four-year universities increasing annually and given the current economic climate and unemployment rate, these participants wanted to minimize the burden of paying back a loan.

> ‘So you are going to be like, ‘I am not working because I enjoy it. I’m working because I have bills to pay back because I took out this loan.’ So once I finish school I want to go to work because I enjoy working. I don’t want to say, ‘I go to work just to collect a check because I have to pay back this loan.’ So that’s how I feel…” – Eboney

For the participants with loans—Tiffany, Michael, Linda, and Janaire—they cited the increasing cost of attendance and issues with the Free Application for Federal Student Aid (FAFSA) and financial aid process as factors that led to the need for loans.

> “I applied for FAFSA, but I wasn’t 24, so I had to use my parents income and plus I had a full-time job. [I] didn’t reside with my parents but had to report their info. I tried to explain that to them and they told me had to emancipate myself. But I didn’t give up, I just took out student loans, which I have to pay back now.” – Tiffany

> “It was just something that I was putting on there [FAFSA] that was just wrong and I didn’t know how to fill it [FAFSA] out and that told me that nobody was going to give it to me. I had to go find out for myself and from that point on, I’ve been proactive. If I want to know, I’m going personally find out face-to-face, not over the phone, face-to-face.” – Justin

> "With me, I started I had work study, I would have liked work study, but when I first started I didn't know I even had work study. So I lost it just before I could even get my work-study. So I wish there was a better way they could have put it out there." – Michael

> "Unfortunately, I had to [take out loans] for graduate school but I also looked into get an assistantship, which they ended up paying for my tuition." – Janaire

Tiffany left home after graduating from high school and did not receive any assistance from her parents. If she wanted to be successful, she said she knew she had to leave the small town of Palmetto (distinguished by one traffic light) and take care of herself. Since she was under the age of 24 and unfamiliar with the emancipation process, Tiffany ended up with mostly loans, as she had to report her parents' income and her income from working at McDonald's full-time. The emancipation process would have made her legally independent, thus she would not be required to report her parent's income because she is not and has not in recent years been provided for by her parents or guardians. By having to include her mother's salary, of which the Department of Education automatically assumes she is contributing and/or will contribute made Tiffany appear to have more income, when in reality she was barely making ends meet.

Participants repeatedly expressed concerned about meeting basic needs, particularly the non-traditional college students and students with dependents. Fifty percent of participants had at least one child or were pregnant at the time of the study. For those individuals, financial pressure was more evident as caring for others rather than just oneself, makes a difference. While I did not formally identify income distinctions among the participants, it became evident that some were not merely low-income, but likely living in poverty.

> I think the main thing about finances that comes into play, is constantly worrying about eating because, I'm in pain, I have medication for that. And I also have ADD. I have medication for that. I can't take either one on an empty stomach because I guess I have a sensitive stomach. So, I need to eat. I feel like it's a constant struggle between finding the money to eat, to take the medicine so I could actually sit through class. – Melissa

Melissa discussed her struggles to obtain food and medication and explains how hard it was to run a household. Melissa also cited food as one of the most pressing issues for low-income youth particularly because eating on campus was expensive and the cheapest options were unhealthy. Melissa mourned her limited mobility (due to debilitating back pain), yet she continued to pursue higher education because she knew education was the only way she and her family could have a brighter future. She also worried about one of her children who suffered from a disease that warranted fairly regular trips to Shriners Hospital in Shreveport, Louisiana for medical care. Even with these pressing challenges, she managed to attend classes full-time and maintained a 3.8 GPA.

The lack of financial resources not only impacted low-income students' living situations, but also limited their post-baccalaureate opportunities. Of the ten participants, one (Janaire, African American mother of two) completed her MBA and five other participants planned to further their education by attending graduate or professional school. However, one of the barriers low-income students faced, as well as students of color, was earning a competitive score on a standardized entrance exam (e.g. GRE, MCAT, PCAT, GMAT, etc.).

> "I have to pay $160 to take it [GRE] and it is like we don't really have the money right now." – Melissa

> "What I regret the most is taking the MCAT more than once. I wished they had – I wish UL could offer a MCAT preparation class and I wish it was cheaper. I

> mean UL doesn't offer it, but Princeton Review and Kaplan offer it, but it's so expensive [$1,800-2,000]. I wish it was way cheaper than that. I think that would have made everything easier for me." – Scott

> "My next venture in life, I want to get my master's. I want to get my MBA. I'll be going back to school soon, very soon." – Justin

With more money, low-income students could afford to take the exams and even enroll in prep classes, which have been shown to increase test scores. This would be beneficial because generally speaking the higher the test score, the better chances of admittance into an institution and academic program. This is also true for low-income youth seeking college admission via the SAT and/or ACT (Kohn, 2000; Mayer & Jencks, 1989).

Lack of financial resources was the largest barrier for low-income college students. Participants received financial aid, but still had to work to offset expenses and try to address basic needs. Three of the participants talked about how transportation was related to finances as well. They had to rely on others to get to and from school, which was very inconvenient, especially given that two of the students had daily commutes that totaled 90 miles. The second most common barrier to persistence was a lack of support (primarily from education personnel and the community). The following subtheme explores this issue.

Subtheme Two: Lack of Support

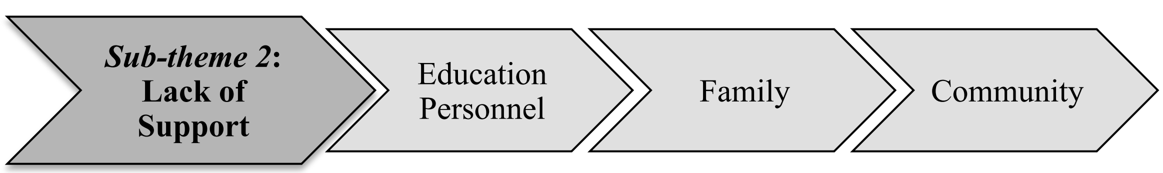

Figure 13. Subtheme and Related Topics

Most participants received some support in the college application process. However, not all participants received support in their transition to college. Participants indicated that they often felt alone in their efforts to enroll in college and then to persist to graduation. In this study, participants identified education personnel, with specific references to high school counselors, family members and the greater community as providing minimal information and support.

> "I wish I had help I would have probably been in a better – I probably would have been in a better place. Football was my thing and I actually turned down a scholarship for…what's the school in Colorado, Air Force Academy." – Michael
>
> "I didn't take the classes [for TOPS[8]] cause I didn't know. Like I said my counselors sucked." – Eboney
>
> "We didn't get recruiters. We had a counselor, but she didn't like give out the information. You had to go to her, but besides that, you'd have to search on your own basically." – Janaire
>
> "We had recruiters who came on campus and besides that we really didn't get any other kind of outside information. I browsed the tables. The only thing I went to the guidance counselor for was to sign up for Upward Bound. That was about it." – Jimanesha

As the above quotes indicate, obtaining advice from high school personnel was a challenge because most of the participants' counselors did not reach out to students. Michael shared how an excellent opportunity that presented itself to him went untapped. He was unaware of just how great an opportunity it was to receive an offer from the Air Force Academy and as a result he turned down the offer. Michael still reflects on that decision and wishes he had someone in high school to talk to and obtain sound advice.

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[8] Taylor Opportunity Program for Students (TOPS) is a program of state scholarships (pays tuition) for Louisiana residents who attend either one of the Louisiana Public Colleges and Universities, schools that are a part of the Louisiana Community and Technical College System, Louisiana approved Proprietary and Cosmetology Schools, or institutions that are a part of the Louisiana Association of Independent Colleges and Universities (Louisiana Office of Student Financial Assistance, n.d.).

He said that everything happens for a reason, but acknowledged that with guiding information from his coach or counselor, his life could have been different. Other participants alluded to similar scenarios when reflecting on the lack of support. Low-income students generally did not receive college-going information. Reflecting, on that situation Michael explained,

> "I didn't know at that time. I turned it down because I was in the 11th grade this was before I joined the army and everything...So I told them no. So after I told them no and I told my coach this he was like mad. He was like, 'What are you doing? Call them back!' So I am like, 'Why?' you know. Then he told me everything. I was like, 'Oh, it is a fine time now.' So I mean that's probably one of my regrets. If I knew anything about, if I had anybody to talk to about it, my mom didn't know anything. I didn't have anybody to talk to about it." – Michael

This situation, however, is not limited to high schools. When participants were asked about barriers they encountered prior to college enrollment and during college, they shared experiences where university personnel did not provide support and information.

> "I found that the advisors are not helpful because they should tell you that if you resigned from school…They should say, 'Hey, do you know that you may lose this? Do that. You have to pay this…' because I had that happen to me when my mom passed away in the middle of semester. I missed too many days of school. And when – I went back to school, I went to my advisor, I went to the dean and gave them my mom's obituary and I still had a teacher that failed me because she didn't have to accept my excuses and she didn't." – Eboney

> "It was just me and my friends. We use to talk about what classes would be better to take and that's about it." – Michael

> "I was going to see my adviser and she was just – there are some classes that I had to take as I told you, but as far as elective, she will just give me a list of classes that I could choose to take. I was choosing my elective classes." – Scott

In Eboney's situation, her mother was suffering from cancer and passed away. She said she notified her advisor that she would be missing classes as she dealt with funeral arrangements, and grieved the loss of her mother. Her advisor failed to inform her of the necessary paperwork to obtain the appropriate approval. Despite verifying the death of her mother with the obituary and death certificate with her advisor immediately after her mother's passing, Eboney was still penalized academically.

Scott and Michael both echoed the feeling of needing to depend on oneself and not rely on their advisors for support and direction. After his first year, Michael decided that upper classmen and peers were more effective mentors than his advisor. These experiences suggest the need for clear, strategic, and targeted advising with certain populations (such as low-income students) to determine their specific needs and questions.

For the non-traditional aged participants in the study, Linda and Melissa, family members were not initially unsupportive when the decision to enter or return to college was made. Linda, a 52-year-old African American mother and grandmother, decided to enroll at UL Lafayette at the age of 48. Self-described as being "raised in a different era," she explained that she was taught to "graduate from high school, get married, and have a family." Married at the age of 18, Linda raised two children and ran a household for 24 years where she cared for cattle and home-schooled her children. However, after years of mental abuse and unhappiness, Linda and her husband divorced. She left a $150,000 home with acres of land, a nicely funded bank account, and did what she says she should have done years ago - she obtained a job. She did fairly well for years before encountering multiple physical ailments that left her depressed. Enraged during a meeting with a healthcare professional who demeaned her, Linda said she had an awakening:

> "At that point it was like that young girl in me who was always so aggressive to do things just came out and so I just like took all those papers that was in front me

> and I threw them at her and I can’t say what I told her because it wasn’t nice. ‘You know what, I'm worth more than what you want to give me. I'm worth more than $550 a month. Thank you for your service. You will never see me again!’ And I walked out of there and I never went back again. I went home that day and I took every bottle of pills, I opened it and I flushed it.”

Empowered to change her life, Linda went to Louisiana Rehabilitation Services (LRS) and with the support of a counselor, Ms. Cindy, made the decision to enroll in UL Lafayette. However, her siblings provided no support.

> “So I went and talked to my sisters about it, and much to my surprise and it was a very – it was very hurting, they didn’t approve. [*deep breath and tears – still feels that hurt*] They didn’t support me and they didn’t approve. Their argument was, ‘Look, if they want to give you SSI, take it. Stay here. We can help you.’ But I'm better than that, guys. Can’t you see that I'm better? And you know, they just didn’t support me at all.”

The hurt with which Linda recalls this moment is powerful and indicates the degree to which she lacked support. Self-doubt set in after talking with each of her siblings and only after she talked to her children did she feel she could indeed enter college. After all, she was the salutatorian of her high school class with a 3.8 GPA.

Melissa, a 28-year-old mother and wife, faced a similar struggle from family members when she decided to return to UL Lafayette.

> “My parents were not supportive of me coming back to school at all. They were disappointed that I left, but they were not supportive of me coming back.”

This lack of support was somewhat surprising, as she desired to make a better life for her family and viewed education as the only way she would be able to make financial gains. This was not an easy decision as Melissa considered the loss of wages she would incur while she was enrolled and from time to time, still struggles with the decision.

> “There has been so many times where it seems like me being in school instead of being able to be out in a workplace is just hurting my family and then at the end

> of the day, my husband comes home and he leaves work at home and yesterday I come home and bring all my homework and that impacts our family life."

With her husband's work hours reduced over the past year and with little chances of it increasing, Melissa's college enrollment is currently a sacrifice. Factoring in forgone income and the amount of time it takes to earn a bachelor's degree, she chose this sacrifice with the hopes of providing later financial gains.

Overall, emotional, spiritual, and financial support were important factors to the low-income participants in this study. Participants felt strongly that support from education personnel and family members could have made a substantial difference in how they made decisions and/or viewed themselves and what they could accomplish. Perceptions held by some citizens in the community also impacted a few of the low-income students in the study. Within the older African American community in the Lafayette area, UL was viewed as racist toward African Americans. Jimanesha recalls how some people did not support her decision and/or criticized her decision to enroll as a nursing student.

> "I remember one incident where I had on a UL t-shirt…And I was in Wal-Mart and this Black lady came up to me, total stranger, and she was like, 'Baby you go to UL? You in the nursing program?' I said, 'Yes, m'am.' She was like, 'Oh, they don't like this [points to her black skin].' I was like, 'Oh my God!'"

Jimanesha was familiar with the rumors that UL Lafayette faculty had the tendency to be racist. However, it struck her that a complete stranger felt the need to comment on her college and major of choice. The older generation seemed to believe that African Americans had better chances of success if they attended a HBCU (with particular reference to Southern University in Baton Rouge, LA and/or Grambling State

University in Grambling, LA). Specifically, the nursing program at UL Lafayette had a reputation for low African American matriculation as it only graduated a handful of African Americans annually whereas Southern University's nursing program and annual graduates were nearly all African American.

Overall, participants indicated they had to overcome the lack of support they faced in order to progress toward their goal of earning a higher education. As Somers, et al. (2004) concluded in their study, first generation college students, which often are also low-income college students, "need both academic and social support from the beginning of their college experience" (p. 430). Receiving appropriate support and integrating into college helps these students feel more at ease with their new surroundings, especially as they work to persist to graduation. Persisting was not an easy process. Each participant shared their experiences and used different words, but they all exhibited resilience. The next subtheme explains how accessing the academic world also proved to be a barrier for low-income college students.

Subtheme Three: Access to the Academic World

Figure 14. Subtheme and Related Topics

Access to quality education is an issue that has been repeatedly debated, and discussed. The majority of low-performing schools remain primarily in high-poverty communities of color (Engle & Tinto, 2008). Schools with failing test scores, schools with high teacher turnover, and schools controlled by the state are unfortunately common in low-income neighborhoods (Orfield & Lee, 2005). Low-income, public school educated youth generally receive less rigorous coursework and a lack of college preparatory information and skills (Orfield & Lee, 2005). Study participants explained some of the barriers and misinformation they faced because of their educational background.

As participants shared their different experiences with accessing and trying to succeed in the academic world, field notes reviewed how educational opportunities for many of the participants were limited. Scott expressed difficulty with choosing a major in college: "My ultimate goal was to do medical school. But when I came in everybody was, 'Okay, if you want to do medical school, you have to have a degree in Biology.' The counselors – I mean, everybody who was recommending – my teachers, and my adviser too. But when I started applying, I realized that I really didn't actually have to have a degree in Biology. And what I really wanted to do was have a degree – like just to be safe – have a degree in chemical engineering and then go to medical school. So, like, if I don't get in, like this year…Oh, another thing [is] my GPA would have been better." Students stated they missed out on possible funding options and beneficial classes, among other opportunities, because of their lack of knowledge and inaccurate information. This was the case for Justin:

> I actually didn't have the grades at that time to be able to get TOPS. And I figured that out you know. My counselors, they weren't on my side. In New Orleans they more – they had like a negative attitude towards it, where 'You should have did this when you were younger…They don't really understand what we go through at home you know. But I found a way–even though it was through football, I worked my butt off just so I could find a way to get into college, and I made a

> promise to myself that my grades will never be the issue for me not getting nowhere no more…

The reality for low-income college students is that the academic world (particularly at the collegiate level) is similar to the American Dream, often unattainable. Low-income college students are able to succeed primarily through resilient characteristics and actions often combined with other sources of support.

As two of the African American men in the study shared, simply getting the right information and being able to take advantage of educational opportunities poses a barrier. Scott received misinformation about the medical school admissions process. With a 3.6 cumulative GPA, many would say graduating cum laude is nothing to complain about. However, Scott was disappointed because he believes his GPA could have been higher had he pursued his initial area of interest—chemical engineering. He was unaware that there are many different avenues to medical school admission and enrollment. Participants disclosed other academic challenges that they faced.

Justin mentioned not qualifying for the Taylor Opportunity Program for Students (TOPS), which pays tuition and certain fees for students who complete a certain set of courses (college preparatory) in high school. Unaware of the program, it was not until Justin's last year that he realized if he would have taken a few different courses in high school, he could have received greater financial assistance for college. Yet, lacking educational opportunities was not the only barrier to accessing the academic world. Public schools in low-income neighborhoods face greater challenges—high teacher attrition, underfunding, less involved PTA or Booster clubs, and oftentimes less rigorous instruction (citations). Participants confirmed the salience of these challenges when they discussed their own academic barriers.

> "My math kept holding me back. I had passed everything else…it was math. I went to SLCC to pass my math." – Tiffany

> "I knew everything that the teacher was teaching in the math class, but when I got in English, I was like, I never wrote a paper before because we never wrote a paper in high school and I was like, I don't know what – I don't know what y'all are talking about. MLA, I was like, 'What is that?'" – Eboney

> "The syllabus was asking for the TI-83 graphing calculator. Never seen it before in my life. None of my high school teachers had ever introduced it to us… the math professor said, "Where are you from?" And I said, "Kaplan." He said, "you had Mr. [X] for high school math?" and I said, "Yeah." He said, "I'm telling you right now, drop out and get a remedial or drop out and get you a tutor and learn this calculator before you come back in because you're gonna fail." And I was like, "Well he is crazy!" But no, he was telling the truth!" – Melissa

The data revealed poor teaching and inadequate academic preparation within high school learning contexts. Participants, and even a university professor, identified some of the shortcomings that can be found in some high school environments. The fact that a university professor was able to name a high school teacher astonished me and suggested how consistent the lack of preparation can be from certain areas and/or high schools. Participants were not challenged academically, but unfortunately were oblivious to this until they entered the college classroom. This lack of preparation makes the transition to a college's academic environment harder for low-income students.

The lack of educational opportunities, academic skills, and effective teaching are not the only barriers to access and persistence identified by the participants. The last most prominent barrier came from the African American students in the study and related to transitioning to an environment with limited diversity.

> “At one point I was the only Black girl in my nursing classes…I didn’t really have nobody to relate to. There were some people who I’d sit and talk with in class…but nobody who I could really communicate with, understand me. And I found like some things I couldn’t talk about because they wouldn’t understand so that would have to be a big one [barrier].” – Jimanesha

As discussed previously, low-income youth who attend public schools are often majority-minority (more than 50% students of color) and have a high percentage of students on free and/or reduced lunch (an indicator of household income). While the word minority generally refers to African Americans, Asian Americans, Latinos/Hispanics, and Native Americans, low-income youth are often the majority in their schools and communities. Unless low-income students of color attend a Minority Serving Institution (MSI)—such as a Historically Black College or University (HBCU), Hispanic Serving Institution (HSI), Tribal College and University (TCU), or an Alaska Native/Native Hawaiian Institution (AN/NHI)—they will encounter an academic environment where they are the minority (U. S. Department of Housing and Urban Development, 2003). For low-income people of color, attending a Predominantly White Institution (PWI) is likely their first exposure to being one of the few people of color in an academic setting and that creates barriers. Stories of people of color who have failed in college are pervasive. For some, this can be discouraging, but for the resilient low-income students in this study, it served as motivation. Jimanesha explains it the best.

> [I want] To prove people wrong, because when I first started I a lot of people were like, ‘Oh, you won’t be able to graduate from UL. Their nursing program is too hard and they’re very prejudiced. They won’t let Black people graduate. And I just took that and used it as motivation basically to prove ‘em wrong.

Some participants explained that their challenges with limited diversity, racism, and/or prejudice began before their college entry. Michael discussed an incident that occurred during his junior year of high school that impacted race relations in the city. Like most districts in Louisiana prior to recent desegregation requirements, the public schools in Michael's hometown of Vacherie were mostly segregated as school zoning was based on residential addresses. Since housing ordinances restricted access to certain neighborhoods based on race/ethnicity, most communities in the Deep South remain dominated by specific subpopulations based demarcated by opposing sides of town. The inequality and lack of diversity became apparent to Michael only as he reflected on the issues.

> "We had two high schools and its like Lutcher High School and St. James High School. Lutcher High School is more mixed. They got this big beautiful building with the school board right on the side of it. St. James High School, it's a whole other story. [*Laughs; though laughter is to express just how sad it is and how visible differences are*] And back in '01 it's like I really wasn't aware of that, I mean I understand they had like little racist things. I didn't think that it was anything racist at first because you know I was still in the mind frame…I mean this is 2000 man." – Michael

Michael noted that his high school was approximately 97% African American/Black and possessed a number of challenges that are all too common in most majority-minority, low-income/high poverty public schools. The local school board appointed a new principal at St. James High School, an African American man. Michael described him as Joe Clark in the movie "Lean on Me." He came in and set high expectations and worked effectively in making changes to the school's culture. However, his leadership and success led some in the district to believe he should be at the alternative school and he was subsequently relocated. A new principal was appointed and the Black community was angry. This is when Michael realized that a lack of diversity and/or cultural understanding significantly impacts people's lives.

> "Vacherie is the only one that is [a] predominantly white [town]. They get to vote on our principal, but they send their kids to private schools and E D White [Edward Douglas White Catholic High School in Thibodaux, LA a nearby town] and other schools. So the [new, white] principal ended up staying because they voted him in. So, I mean that was a big thing back then."

The importance of diversity meant more to Michael than the mere presence of people from different races. He felt that those in power lacked cultural competency. He stated that the new principal was an upstanding man and that the community's anger was not directed at him personally, but rather the frustration was directed at the fact that the decision making process did not place value in the community's voice. Communication and mutual respect are often barriers as individuals seek to establish relationships.

Janaire indicated that the ability to communicate and network among a truly diverse group was difficult. While successful in earning high grades, securing a teaching assistantship, and garnering respect from her business professors and instructors, Janaire stated it was easier to make connections off campus. Organizations related to a specific race/ethnicity are the ones Janaire felt really reached out. Through participation in an organization with a mission to "economically empower and sustain African American communities through entrepreneurship and capitalistic activity," Janaire developed a network with business professionals in the Acadiana area versus on campus (GSLBCC, n.d., ¶1). "I don't really have networks on campus as much as I do outside because I volunteer for the Greater Southwest [Louisiana] Black Chamber of Commerce." The campus community provided student organizations and some student chapters of national business associations, of which Janaire was a member. She was an active member of Delta Sigma Pi, which is one of the nation's foremost professional co-ed fraternities for students seeking employment in business (Delta Sigma Pi, 2011). However, this resilient woman was determined to learn beneficial skills, market herself widely, and graduate with a MBA. To achieve these goals, Janaire, like many participants in the study, sought and found support both on and off campus. Unsure of how everything worked, they stated another barrier to enrollment and graduation is the lack of information.

Subtheme Four: Lack of Knowledge

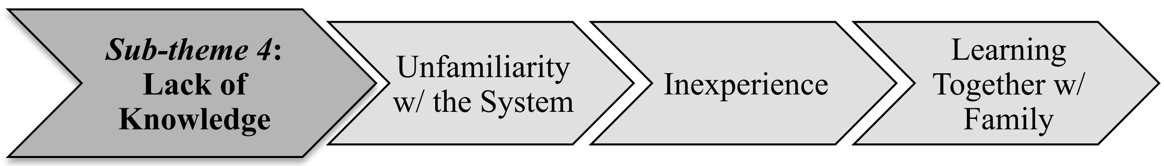


Figure 15. Subtheme and Related Topics

Each participant had one simple goal when they embarked on their college journeys—to graduate. The simplicity of that goal, however, changed as layers of complexity presented themselves repeatedly and in different forms. Barriers to access and persistence were identified in previous subthemes—lack of finances, lack of support, and issues accessing and understanding the academic world. Yet, there is one more barrier that encompasses all barriers—lack of knowledge. In reviewing the interview transcripts, the phrase “didn’t know” appears frequently, regardless of the topic. Thus, ignorance must be acknowledged and briefly discussed as it pertains to low-income college students.

Oftentimes the word ignorance conjures up a negative connotation, but in its purest form the word simply translates to “I don’t know.” The low-income college students interviewed for this study all expressed frustration at some point in the college application process and/or with the college academic environment. This is not to say that all college students do not experience frustration or fail to know everything, because indeed stress and frustration are normal parts of college life. However, the fact is that for certain populations (low-income students, first-generation college students, and students of color) college enrollment and persistence are documented as being more challenging (Engle & Tinto, 2008).

Unfamiliarity with the postsecondary system is common, especially for first-generation college students. This study focuses solely on low-income college students; however, as stated in the descriptive analysis, 90% of study participants were the first in their families to attend and graduate from a four-year university. The following quotes illustrate students' unfamiliarity with the college application process and the college environment:

> "When I first started going into college I didn't know where to start it. I am the first grandchild to go to school and there was no kind of, nobody I could turn to in my family that could have helped and guide me through it..." – Eboney
>
> "I'm fresh in college and probably one of the few people in my family who went to college and then I'm up there by myself not knowing what to do." – Michael
>
> "I wasn't prepared with the system, the language, the culture. Everything was new. Everything was different to me. Everything – everybody was new, I didn't know anybody over here. And I couldn't talk [at length or in detail] because I didn't know English [well]." – Scott

The phrases "didn't know" and "not knowing" and the tone in which the participants expressed these phrases revealed the confusion and frustration about what to do and what decision to make about college enrollment.

Participants began college with little to no experience. The experienced participants received it from an academic support program—namely Upward Bound, a federally funded TRIO program. Parents and guardians were largely unable to assist students because they too lacked knowledge about navigating the college-going process. TRIO programs are designed to help low-income students and first-generation college students transition from high school to college and provide services to help them once enrolled. Unfortunately, federal funding is limited and it is not possible for all schools with a high concentration of low-income youth to have access to such a program. Without some form of support network to provide guidance from a seasoned professional and/or mentor in the process, students are often left with anecdotal information and/or unclear goals.

> "The only thing that my mom really stressed was that I needed higher education in order to get a job, a good job, a good paying job." – Jimanesha

The desired outcome was clear—obtain "a good paying job," but the details of what to study, how to study, the traits of a "good job," what college to attend, how to apply, what to expect and how to overcome obstacles, were unknown and never explained. Middle class and high-income college students often have a parent, guardian, or close relative who graduated or who at least attended a four-year university. For these students, there is some experience or exposure to postsecondary education and what it entails (citations). On the other hand, low-income college students lack such experiences. Eboney explains how she and her mother had to learn because no one in her was familiar or had experience with a four-year university.

> "It was hard because she [mom] didn't know nothing about it. She was going through the same thing I was going through. She came to orientation with me…my mama went to a technical college. She never came to a big university like this so it was it was something for both of us. We both learned together."

For the participants in my study, several of them mentioned that there were a lot "little things" they had to learn and that they had to "teach" their parent(s). Applying to college and transitioning to both the academic and social aspects of student life posed a challenge for some of the students, particularly for those who lived at home or within a quick driving distance, and for those who had their own families.

> "There was a barrier somewhat between me and my mom because she would always call for me to come to the house and spend time with them. She didn't understand that I had to study, I had tests because she didn't go through college so she didn't know what that was like." – Jimanesha

Jimanesha explained how she had to educate her mother about what college involved and the rigorous curriculum that required a lot of time. As she learned about the process, she explained how she then had to educate her mother. This interaction proved to place students in a somewhat uncomfortable position, for students had to "tell" their parents "the deal [about college]." The parents' ignorance about higher education complicated low-income students' pursuit of a bachelor's degree because they were unable to help or provide insight on what to do or what to expect.

As a whole, participants pointed to numerous issues that served as barriers to higher education. However, unfamiliarity with college and having to learn with or to teach their parent(s) about the educational process, was evident in everyone's lived experiences. As a result, the question remained, how were these low-income college students able to succeed amidst such challenges? How did they overcome issues with selecting and enrolling in a four-year university? How did they overcome barriers that related to a lack of access, finances, support, and knowledge? This is the main focus of this study and the following chapter provides a description of how these low-income college students navigated a path toward success (college completion).

CHAPTER 5 – FINDINGS:
PAVING A PATH TOWARD PERSISTENCE

Overview

The phrase, “by any means necessary,” came to mind when I asked participants variants of the following questions: What did you do to succeed in college? How did you graduate from college? How did you persist when faced with barriers? The participants’ diverse replies are best summarized with the words “by any means necessary” because many did whatever it took and made sacrifices to pave a path toward persistence and complete their undergraduate degree. Participants used a variety of coping strategies; some participants implored the help of mentors and peers, others found strength in focusing on the future, and most made a personal promise to not give up. Questions of “how did you do it?” are fairly common to these students when they stop and think about what they have been through in their lives and how, despite challenges (both big and small), they managed to earn a bachelor’s degree.

Amid pregnancy, the loss of physical health, the loss of a parent, being dismissed for a semester, military deployment to Iraq, working nearly full-time, caring for family, tackling personal mental health issues, traveling long commutes, dealing with numerous financial struggles, having ill-informed parents/guardians, and so much more, these students persevered. Malcolm X’s (1964) quote, “by any means necessary” was meant to encourage people seeking civil rights to be willing to do whatever it would take to achieve that goal. It is with that same gumption that the low-income students in this study worked to graduate. These students saw education as necessary to change their circumstances and improve their lives and the lives of their families. The American Dream is not something they experienced growing up, but is something they aspire to achieve. Participants identified ways to be successful in this pursuit of a better life. They understood what many individuals from low-income neighborhoods believe to be true: “Education is the passport to the future, for tomorrow belongs to those who prepare for it today” (Malcolm X, 1964). Through a combination of individual characteristics, support, and institutional involvement and structure, the low-income college students in this study persisted and revealed how resilience, a healthy concept of self, and support aided their ability to graduate from college.

THEME THREE: CONTRIBUTING FACTORS TO PERSISTENCE

Subtheme One: Individual Characteristics

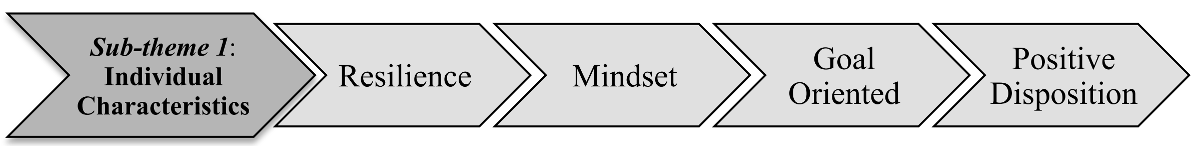


Figure 16. Subtheme and Related Topics

Low-income individuals faced multiple issues in applying to, enrolling in and persisting at higher education institutions. The path toward completion for low-income college students is not a paved one with directional signs indicating where to go and what to do. From the very beginning stages, a series of challenges presented themselves. Combined with the barriers that arise as students struggle to enroll and persist in college, it is no small feat when a low-income student succeeds in earning a baccalaureate. As described in Chapter Four, issues abound and often surface at the most inopportune times. However, as this chapter and its subthemes will explain, there are ways for low-income students to combat and overcome these issues. This chapter will address the following questions: How did the participants succeed? How did they "make it" when others from similar backgrounds do not? How can others from similar backgrounds learn to achieve the same? The qualitative data collected in this study offer some insight into how low-income college students succeed. The following traits are among the determinants of college success: stamina, endurance, a strong sense of self, and an ability to bounce back from adversity combined with finding support and getting involved.

Personal descriptors (such as determined, hard-working, etc.) repeatedly emerged from the data. Participants explained they were "just different" and they wanted to make a change in their life. Many highlighted how there was an innate sense in them that encouraged them to go further. The following quotes provide some insight:

> "I am me. I'm – I'm just – I'm Linda. I am very active. I've always been a person who would – I sort for kind of look for a challenge in things and work very hard to achieve it…I think the fact that I just – purpose in my heart and mind that I'm just going to be who I am." – Linda

> "I'm so hardheaded. I just never give up. Even if I think it is impossible, I just keep on going. I've always had to learn everything in life the hard way. People can tell me, 'no no don't do that,' but I would do it anyway. I've always had to learn for myself…they never give you the reasons behind it. So without knowing the reasons, I would say, "Why not? Why can't I? Why shouldn't I? Why should I? And so I would always do it and would learn the hard way the reason why I shouldn't. And then I've learned from that if I tried to give advice to someone, then if I say, "You shouldn't do that. You should do this." I give them a reason, I give my story, my experience through it so in that way they can make their own choices and maybe avoid the mistakes that I made." – Melissa

The males in the study indicated they were driven to improve their life. They also shared how their life experiences made them "tough," and how through each challenging situation they encountered, they resolved to find a way through it.

> "Just sit back and think about it for a moment, trying to figure out what was the mistake that you made. If you don't get it now, you've got to get it later. If you want to graduate you have to get it through." – Scott

> "Come from New Orleans you know? The struggles, that's all the stuff that you [I] done been through that a lot of people haven't been through. And the pain that you've dealt with, that people haven't seen, you know that makes you tough." – Justin

A native of Cameroon, Scott looked at his father's quest to come to the United States of America in search of a better life and higher education. Also, he stated he learned from his older siblings' missteps on how to proceed and how not to proceed. Similarly, Justin, a proud New Orleans resident, talks about having "hustle and heart" and being "mentally tough" to endure challenges.

The females in the study, specifically those who mentioned their individual characteristics (e.g. personal qualities and self-descriptors), discussed how regular reflection and pushing their personal limits contributed to their persistence. Working hard amid difficulty and refusing to give up resonated among the female participants. While very similar to their male counterparts in being true to themselves, the word choices were less physical (e.g. get through, tough) and more about their personal self than their challenges. Personal growth and development was the underlying trait for the majority of females in the study.

> "I spend a lot of time in reflection. Not to worry about it or to say why or what if…but just to figure out why I do things the way I do…if you go and you think about it, that's how you change yourself and you become better and you become more efficient…it's all about efficiency." – Melissa

> "I have always – I don't know why, but its just like I have always – tried to do my very, very best and even sometimes when I do my best I still was like okay I could have done this, I could have done that you know so I guess I am kind of hard on myself. I am just, you know, used to things not being easy." – Marie

When I asked her how she did it and for her to delve further into the act and importance of reflecting and being true to herself, Melissa explained the following:

> "It's me. It's who I am and it's the way I'm wired. I've always been busy even before my back blew out. I always held down more than one job…Every week that goes by, I find something else that I used to do before and I can't do it anymore. And that's the hardest thing. And this past year, I have been really depressed. But I could only do that for about five or two minutes and then I had to get back up. And it's because of who I am…I guess some people are just made that way, and I think that's how I am. It got pretty bad but it's getting better now because I'm dealing with it and I'm on therapy here or campus."

Melissa made several points. She discussed the fact that it is just in her to persevere and not allow setbacks to overwhelm her or stop her from moving forward. Melissa may have failed her first semester of college nearly nine years ago, but after gaining work experience and having children, she decided to focus on earning a bachelor's degree. After encountering a medical condition, which makes it painful to walk, Melissa could have admitted defeat. However, she did not. She refused to let her illness and her nontraditional college student characteristics (age, motherhood, physical impairment, commuting distance, etc.) stop her from achieving a college education.

Subtheme Two: Support

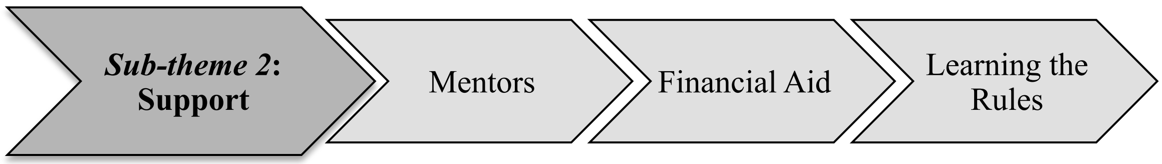


Figure 17. Subtheme and Related Topics

Participants stated there were mentors along the way who shared information with them about the college environment and/or life in general. Their access to the academic world and/or understanding of the academy oftentimes came from others who had traversed this path before as Justin explains in this following quote. “He [my mentor] helped me kind of – he saw you know – I was a good kid you know, but it was just – if you never had it [money and college experience], he was [also] from New Orleans he was from Lafitte Projects.” For Justin, his mentor was a fellow African American male he met at a Kappa Alpha Psi fraternity gathering. His mentor came from a similar upbringing and became a successful businessman. This gentleman “saw something” in Justin and willingly provided mentorship. This mentor helped him through a series of trials and provided much needed advice. The mentor helped Justin budget his finances after opening a nightclub and discussed how Justin could balance his life and grades after being dismissed from UL for a semester.

Students in the study generally encountered personal issues during the course of their college enrollment. Understanding how to navigate the academic world while dealing with serious life situations (unplanned pregnancy, death of a loved one, etc.) was important. To remain enrolled, students had to identify ways to overcome issues and major complications. Luckily for the some the participants in this study, mentors played a large role in this process.

> "Dr. [X] was a big help. I mean I work in this office, so we talk all the time and she will be like okay what's going on you know; as well as the Upward Bound counselors I mean they are familiar faces you know. I know that I can go to them if I need something. As well as I was in the LAN program and so those coordinators as well I would go to them for help. There was also a professor here who was my professor for my academic skills class that I have taken." – Marie

Marie identified various sources of support and mentors. She stated how these individuals provided her with encouragement and advice as she encountered different hurdles. "I would just go sit in her [academic skills teacher] office and talk about anything. I mean if I had a problem with school. If I just felt like talking you know. We would talk about family stuff. We would talk about everything…she was kind of like my college mom." Relationships with mentors proved important to them especially given the lack of preparation with which the participants entered their college-going process. They wanted to reach their dreams and as barriers presented themselves they sought ways to be resilient. Mentorship was one of the ways in which participants acquired information and garnered support as they worked to graduate from college. This emotional and psychological support combined with financial aid from federal, state, and institutional levels contributed to persistence.

For each participant in the study, enrollment and access to the academy was not only based on their individual characteristics and support from a mentor. Financial support was critical in their degree attainment. With tuition, housing, food, textbook, and supply expenses, low-income college students relied heavily on federal, state, and institutional financial aid. Participants stated that receiving financial aid (excluding loans) was critical to their success.

> "I think financial aid is something legit, you know you have to have a certain GPA and a certain a amount of hours and work study is just a little job you can have to bring in extra money during the month. I didn't have any loans. I never took out school loans." – Ebony

> "Well, I got my financial aid from school mostly grant scholarships so from that after tuition I still had [some money]." [*Note: Student lived at home and did not have any housing expenses*] – Janaire

> "…The army pays you a stipend every month so it started off at about $550 it was enough for a college student just started out... Yeah, financial aid and they paid for school and another $550…" – Michael

Participants' specified the importance of need-based financial aid versus financial aid based on students' academic merit. Income impacts students' abilities to address their most basic needs. For those students unable to meet these basic needs, employment appeared to be an attractive option as Michael explains in response to Ebony's comment about options.

> "Not everybody [is] scholarship material. They have the people just gonna have financial aid and grants, they [colleges and universities] need to reach out to everybody" – Ebony

> "I really, really think that in addition to getting financial aid, you should get a food stipend that's specifically just for food" – Melissa

> "And besides you know, like I said they don't have the money right then and there so they see working as a good option." – Michael

Delayed gratification is a concept that is difficult for all college students to comprehend. However, it is particularly difficult for low-income youth who may face certain challenges and/or have family/household responsibilities. The concept of working for four or more years toward a degree, spending money for the degree, and trying to simply pay living expenses (rent, utilities, gas, water, food, etc.) can be unattractive when compared to immediate full-time employment. Particularly in South Louisiana, the oil industry provides various positions that compensate well and do not require a college degree (offshore drilling, machine operating, etc). As Michael stated, low-income students can be encouraged or tempted to postpone or not enroll in college in favor of earning money now. Through different forms of support, low-income students seeking to earn a college degree should understand the long-term financial benefits of a college education compared to the short-term financial gains of employment with a high school diploma or a general educational diploma (GED). Understanding and embracing delayed gratification is just one of the many concepts or hidden rules as McDonough calls them (1997), to persisting in college. The low-income students in this study explained that they had a tremendous amount of information to learn and by obtaining support and learning the rules; their ability to persist was enhanced. The participants shared some of the advice and rules they felt would benefit low-income college students.

> "I feel like my one piece of advice that I give to anybody coming here would be…early is on time, on time is late, and late is too late. And prior planning, prevents poor performance." – Justin

> "There are six billion people in this planet, so that's six billion different ways of thinking. And you just going to have – we all live in society and you just going to have to handle it. And the best way to handle it is to be rhetorical. To learn rhetoric and to accept one another and the less you are from the extremities, the better you are. And don't let your emotion get in control – be in control of your emotion. Don't mix up emotion with reason…" – Scott

> "You better learn how to teach yourself, you go open a book and read everything if you don't understand." – Michael

> "So I had to find one of the graduate students to do it [help with a project] and my mind was like, 'Okay, if nobody's here to do it, I'll do it myself.' Even though I'm trying to find a way to learn...So it was like man, I'm going to do this myself even though I have to miss my other classes and spend it over here figuring out how it works. But I finally found somebody. The next day they were all talking about it. 'Man, we didn't know you had that kind of determination.'" – Scott

> "I learned the language and I learned how to adapt when I needed to adapt to their [college] style. And there were times when I had to convince them that okay, you have to adapt to my language." – Linda

> "I was also in Upward Bound Talent Search as well as. So that really, really, helped me to learn what college was really all about, how everything went. It really made the transition to here, really a lot easier." – Marie

As Marie alludes to in mentioning Upward Bound, many of the participants learned the rules and/or obtained support through involvement in university organizations and programs. The last subtheme explores how academic support programs, student clubs of all types, Greek fraternities and sororities, and athletic teams contribute to persistence.

Subtheme Three: Institutional Involvement & Structure

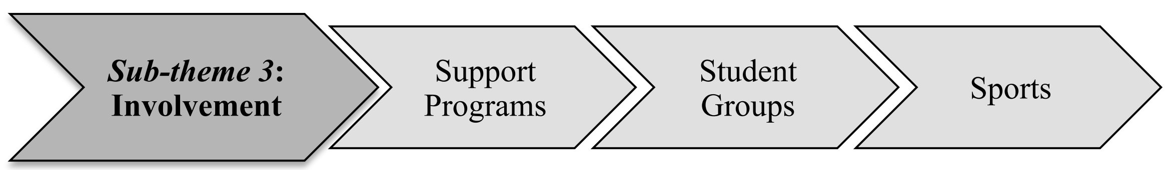


Figure 18. Subtheme and Related Topics

The goal is simple—earn a bachelor's degree. However, the pathway to completion of that goal is more complex for low-income college students seeking to overcome barriers. Through a combination of individual characteristics, support, and institutional involvement, the low-income students in this study earned their degree. The lack of financial resources, certain forms of support, and knowledge about the system made the college journey arduous. As Berg (2010) explains, "The force of economic necessity for the working-class and lack of resources to invest in culturally rich resources add up to a formidable obstacle to success in college for students from poor families"

(Berg, 2010, p. 23). To counteract some of the obstacles, participants found comfort and gained insight through participation in various university organizations.

> "I was very involved in things I guess that helped me to learn a lot of stuff that you know most students don't know about." – Marie

> "I'd just say get involved. Get involved with things on campus, that's how you build networks." – Jimanesha

Study participants shared their experiences of meeting new people and working with university staff and faculty. Student organizations and Greek organizations provide visibility for students and as Jimanesha pointed, they help expand your network. For some students, leadership skills are also enhanced as they obtain officer positions in the organization. With regular meetings as well as group activities, students get to know more peers and tend to feel more connected to the institution, which helps with persistence. As participants reflected on their involvement in student groups, the advice was straightforward each time—get involved.

> "…get involved on campus. And I would advise them to get involved on campus and try not to date. I know that sounds difficult, especially coming from a married woman on campus, but it complicates things. It's a distraction." – Melissa

> "I was not only already familiar with campus, because we come here for the summer [and] during the academic year. I wouldn't say I knew basically where everything was, but if I didn't know, I knew where to go in order to find out." – Jimanesha

> "I've joined one organization like its fun, this is just a little bit of it [*college experience*]. Imagine if you get the whole thing [*experience*] so I encourage everybody to take it…go for it." – Janaire

In addition to student organizations, participation in support programs (as mentioned in earlier themes) and athletics proved beneficial for study participants enrolled in them. The access to one-on-one guidance, as well as to group activities with students from similar backgrounds, prepared them and provided them with a college family in some ways.

> "They gave me like a taste of college life the experience because we were on campus over the summer and I was familiar with the campus. I just felt at home. And once we did FAFSA, I got all that paperwork out of the way and before you knew it, it was my bridge summer and I was taking real college classes at the expense of Upward Bound. They paid for everything." – Jimanesha

Counselors, coordinators, advisors, serve on the frontline with students. They provide assistance with the application process, course selection, college life and campus navigation, and general information beneficial for students. Coaches also help students enroll in college and persist. For two of the three male participants, participation in sports was their initial ticket to college. One attended college on an athletic scholarship and the other received college offers because of this high school football performance and grade point average. However, the latter received an offer without the coach knowing and he did not know what to do and denied it. In Michael's situation, his high school coach was one of the few people he could turn to for advice on college. Through football, Michael and Justin explained they learned a variety of life lessons. Michael also commented on how it provided an outlet so he was not "on the corner." Justin echoed the same and stated athletics taught them skills beneficial in college and skills that he was not familiar with given his family background and life experiences. Responsibility is a key component of that information.

> "Football, you're made accountable from day one, there's no such thing as missing practice. This is your job; you're getting paid [*in tuition and fees*] to be there." – Justin

Accountability, prior planning, and time management were specific skills Justin attributed to his participation in sports. Whether low-income college students join an academic fraternity such as Janaire, pledge a Greek Sorority like Jimanesha, remain active in a support program like Eboney and Tiffany, play a sport like Justin, serve in a leadership role in a career based student organization like Linda, or actively attend bible study like Marie, nearly all participants stated their persistence was encouraged by their institutional involvement. They learned more about themselves and others. The following is Justin's advice to low-income students as they begin college: "I tell them one thing, 'That college is what you make out of it.'" Thus, get in, get involved, and graduate.

CHAPTER 6 – IMPLICATIONS & RECOMMENDATIONS

Overview of the Study

This study was conducted to identify the ways in which low-income college students at UL Lafayette navigated a path toward persistence and college graduation. With only 40% of low-income youth enrolling in some form of post-secondary education of which only 12% are enrolled in four-year institutions (Mortenson, 2007), it encouraged the researcher to investigate how the low-income youth who do enroll in four-year universities made that decision. However, the researcher sought to explore low-income college students beyond college enrollment. This study focused on low-income college students who were successful in graduating from a four-year institution. Most recent data reveal only 12% of low-income students who enroll in a four-year institution graduate (Mortenson, 2007).

This low college completion rate among low-income students should sound an alarm among educators, economists, and business owners; particularly given the current economic state of the United States. According to the National Bureau of Economic Research (2011), the most recent recession lasted for 16 months—beginning in December 2007 and ending in June 2009. However, many people, especially those seeking employment or those who are underemployed, would argue the recession is still active as the national unemployment rate remains in the double digits (10.2%), with the highest unemployment rate found in Nevada at 14.2% (U.S. Department of Labor, 2011). There has been some improvement over time. One example of this is an increase in consumer confidence. In February 2011, consumer confidence reached a three-year high (Smith, 2011). Yet, when salaries and wages are considered, the economic future is uncertain.

Data from the National Employment Law Project (2011) show changes in employment wages occurred since the recession. The percentage of lower-paying jobs has increased greatly, while higher-paying jobs are not returning at the same rate. "Lower-wage industries constituted 23% of job loss, but 49% of recent growth. Higher-wage industries constituted 40% of job loss, but only 14% of recent growth" (NELP, 2011). These data suggest household income levels are being impacted by these changes in wages. Given this information and the fact that a sizable portion of current jobs and the majority of future jobs will require postsecondary education, it is imperative for this nation to increase college-going and college completion among people from low-income households. It is with this sense of importance and urgency the researcher focused on low-income college students who were successful in graduating from a four-year university. The intent was to identify some of the ways in which individuals from low-income households were successful in graduating with a bachelor's degree.

The study's findings show financial, emotional, and psychological support along with institutional involvement and a set of certain individual characteristics (e.g. resilience, determination, a positive disposition, etc.) assist low-income college students in persisting to graduation. This chapter explains how these findings may be used to benefit other low-income individuals and offers recommendations to education personnel at all levels on how to work with this population to encourage not only college enrollment, but to also assist in ensuring graduation. A student persistence model for low-income college students is proposed in this chapter and is based on each participant's interviews as well as from each one's own written words and/or illustrated pathway.

REVIEW OF THE STUDY

The purpose of this study was to better understand the experiences and needs of low-income college students who were successful in graduating from a four-year institution. As the literature has shown, college completion among individuals from low-income households is only 12% compared to a 73% completion rate among individuals from high-income households. The 10 participants in this study confirmed that low-income college students face multiple barriers during high school and college and that these barriers can and do impact one's ability to enroll in college and persist. This study sought to determine how low-income college students are successful in earning a bachelor's degree and what role, if any, did resilience play in their persistence role.

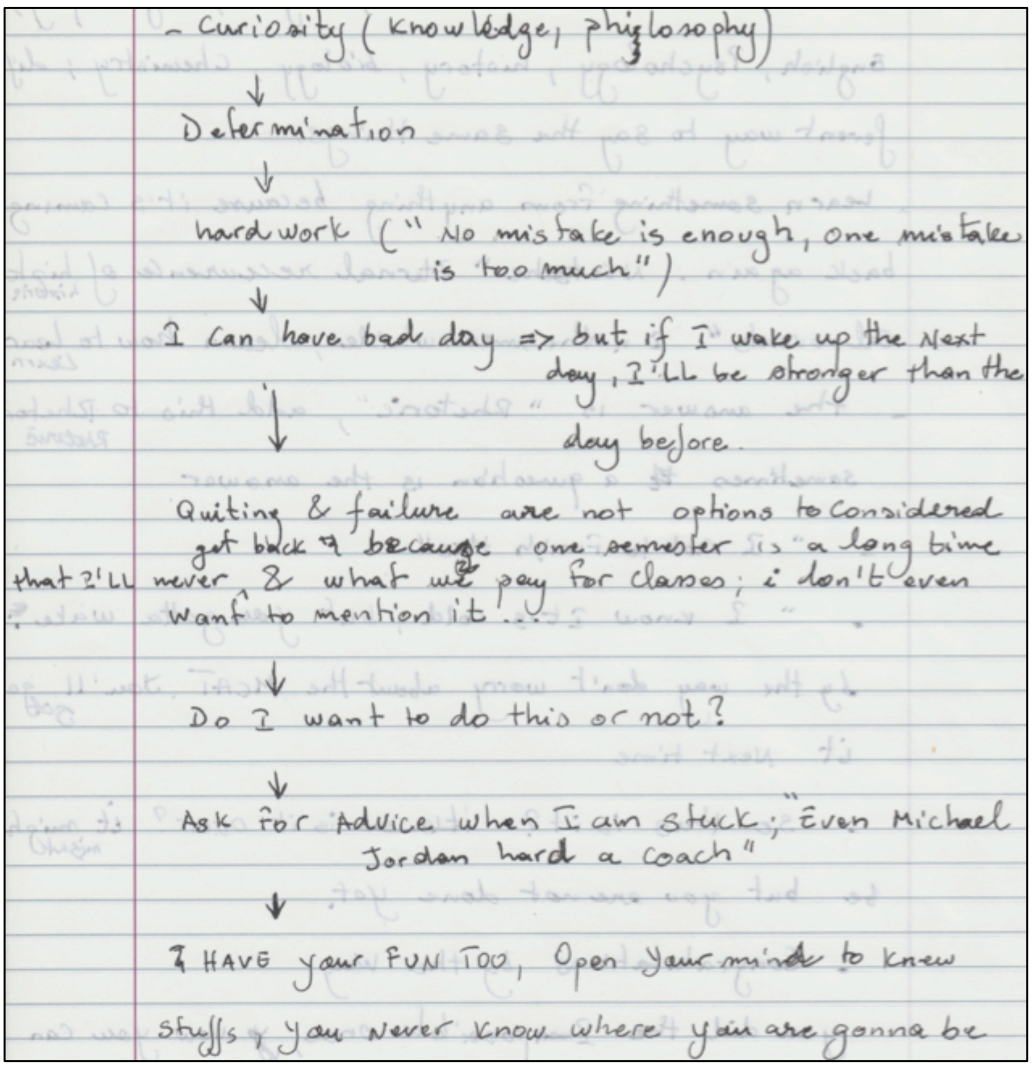
The results indicate there are ways to help increase college enrollment and graduation rate among low-income individuals. By interviewing the participants and inquiring about their lived experiences, this study has furthered the understanding of low-income college students and their needs as well as what educators, administrators, and policymakers can do to promote academic success among this population. The study also allows the voices of the participants to be heard, which is something all of the participants desired. Countless times, the researcher was told, "Use my story," "Tell people it can be done," "Share this information with administrators…" It is with this charge, the researcher showcases the participants' individual pathways, provides recommendations, and introduces a model illustrating how the low-income college students in this study forged a path to success.

Individual Participants' Pathways to Persistence

Study participants were not only asked to share their experiences for the purposes of identifying codes and themes, but they were also asked to write or draw their path to college enrollment and college graduation. In this section, participants' Resilience Scale (RS) scores are provided along with their illustrations of how they forged a path to success and their way of explaining that path (i.e. the illustration) to the researcher.

Scott (RS Score – 150)

Born in Oklahoma, but raised primarily in Cameroon, Scott exudes a quiet confidence upon arrival at our first meeting. After introductions are done and all necessary protocol information is communicated, the researcher quickly notices a strong resolve in Scott—a resolve to be successful. Although his score on the Resilience Scale is the lowest among study participants, he is still five points above the minimum to be classified as having "high resilience." Scott describes himself as determined, curious, and reflective. In his pathway he begins by stating he has a high level of curiosity and likes learning. He states the following is his philosophy: "I believe that knowledge is power first of all and I believe from knowledge you can acquire anything you want." Scott explains that his curiosity combined with hard work, a determined spirit, and a positive outlook (e.g. "I can have a bad day, but…the next day I'll be stronger.") was essential to enrollment and persistence. He actively seeks the best in any situation. "When I take a class – for example when I take a class, even if I don't like the class, even if I don't like the material, I always try to get something out of it…Because I think it might help me someday." Dropping out or quitting was never an option. He says, "Even Michael Jordan had a coach." For him, connecting with others and learning rhetoric is important. He plans to be a medical doctor, to "lift others [and] the world." He was not accepted into any medical schools this year. However Scott is scheduled to retake the MCAT and plans to reapply to medical schools. For the researcher, this confirms his resilience.


- Curiosity (knowledge, phylosophy)

Determination

hardwork ("No mistake is enough, one mistake is too much")

I can have bad day => but if I wake up the Next day, I'LL be stronger than the day before.

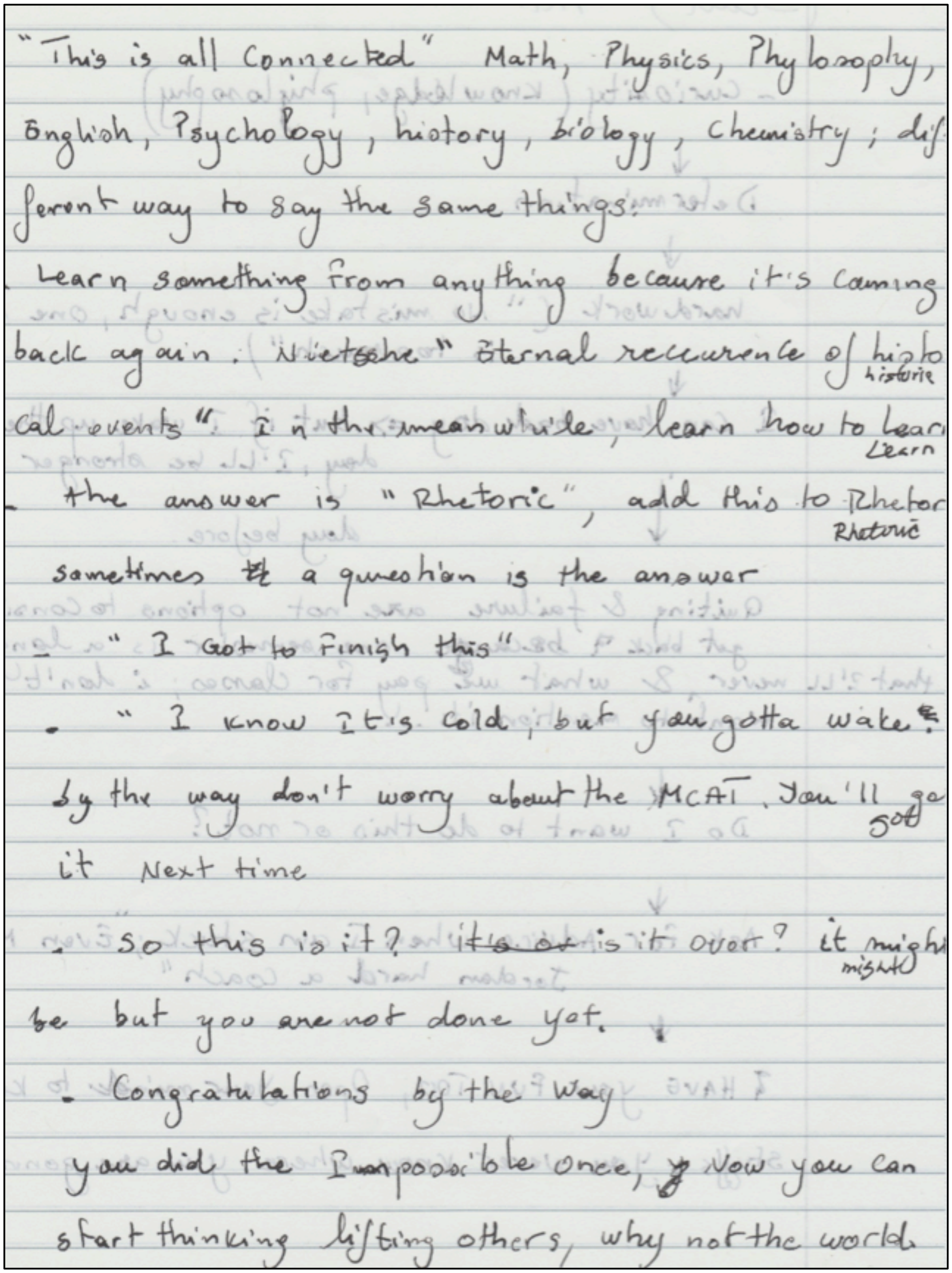
Quiting & failure are not options to considered get back because one semester is a long time that I'LL never & what we pay for classes; i don't even want to mention it...

Do I want to do this or not?

Ask for Advice when I am stuck; "Even Michael Jordan hard a coach"

I HAVE your FUN TOO, Open your mind to knew stuffs, you never know where you are gonna be

Figure 19. Front of Scott's Pathway


"This is all Connected" Math, Physics, Phylosophy, English, Psychology, history, biology, Chemistry; different way to say the same things.

- Learn something from anything because it's coming back again. "Nietzche" Eternal reccurence of histo historic cal events". in the meanwhile, learn how to Lear Learn
- the answer is "Rhetoric", add this to Rhetor Rhetoric

sometimes ~~it~~ a question is the answer

- "I Got to Finish this"
- "I know It's cold, but you gotta wake

by the way don't worry about the MCAT. You'll go got it Next time

- So this is it? ~~it's ov~~ is it over? it migh might be but you are not done yet.
- Congratulations by the way

you did the Impossible once, Now you can start thinking lifting others, why not the world.

Figure 20. Back of Scott's Pathway

Jimanesha (RS Score – 153)

Entering the room with a bright smile, this nursing graduate is the first in her family to graduate from college. When asked to describe herself, Jimanesha says, "I'd have to say that once I set my mind on something, I go after it. I'm just the type of person who [is] not going to stop until I get it. I don't know how I can sum that up in one word." A self-proclaimed go-getter, Jimanesha explains a peer brought this characteristic to her attention. "I didn't notice it until somebody else pointed out to me…She [peer] was proud of me and [said] 'I'm the type of person once I set my mind on something I go for it and I don't have any ifs or doubts about it.' I think that's when I realized that about myself." She too never considered leaving college. With enthusiasm she said, "Oh, no! I don't think that [dropping out] was really an option." For Jimanesha, even when faced with personal and/or academic issues, she remained steadfast and determined to complete the nursing program and become a registered nurse. "I would describe myself as being determined; more of self-motivating, discipline, spontaneous and others would describe me as being loyal, true." When asked to write or draw how she visualizes her path to college completion, Jimanesha summarized them quickly—her love for and faith in God, the closeness and supportiveness of her family combined with resources (financial aid, Upward Bound, employment, etc.), networks (sorority members, supervisors, etc.), and friends. In Jimanesha's eyes, these six words set the pavement of her collegiate success.

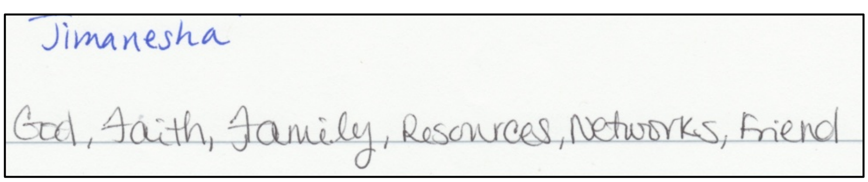


Figure 21. Jimanesha's Pathway

Melissa (RS Score – 157)

For Melissa, postsecondary education was a must. She tried the “real world” without it and realized first-hand the professional and financial limitations. An honor student in high school, Melissa had enrolled in UL Lafayette directly after earning her diploma. However, she states she was not academically or mentally prepared for the transition and performed poorly her first semester and dropped out. Melissa returned to UL Lafayette years later set on graduating. Self-described as “stubborn, ambitious, and strong,” Melissa focused her pathway on her last year of college. She juggles a husband, children, GRE prep and exam, 15+ hours a semester along with two research projects, and debilitating back pain. “I’m so hardheaded. I just never give up. Even if I think it is impossible, I keep on going. I’ve always had to learn everything in life the hard way.”

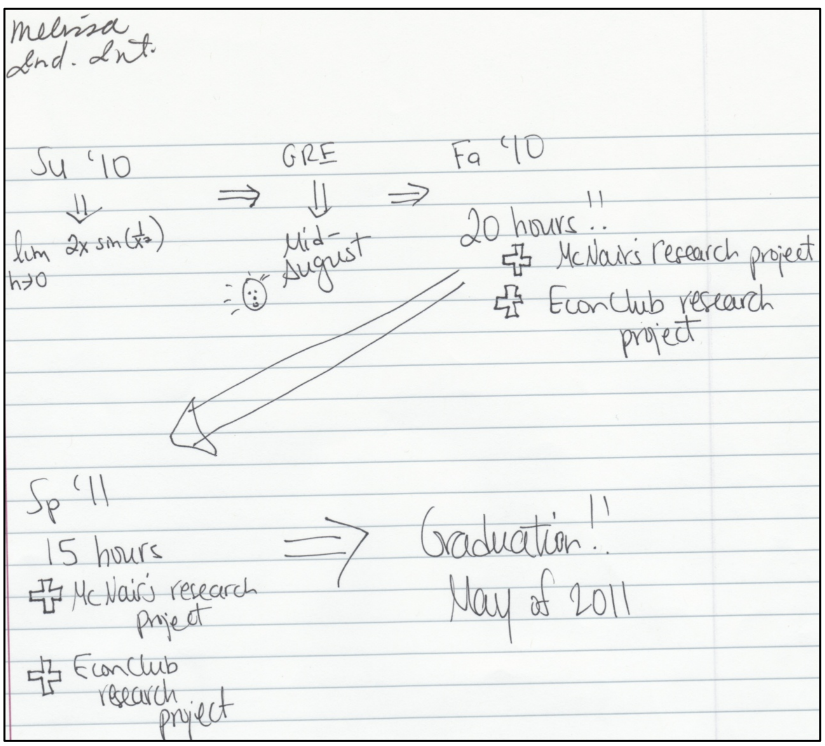


Figure 22. Melisa’s Pathway.

Janaire (RS Score – 163)

Janaire earned not only a bachelor's degree in business administration, but also a MBA. Her journey, like all of the other study participants, was not an easy one. Yet, she persisted. Janaire explained that she is "Determined. I am a single mother of two. I had my first child in high school. I was a junior. I actually graduated number one in my class from high school." Not discouraged in high school by a few teachers doubting her ability to continue her education with a baby, Janaire viewed these adults as motivation. She had to face a lot of "drama" with the father of her child and as they tried to work things out, she had her second child with him. Financial issues, transportation problems, and a host of personal concerns faced Janaire at each step. Her resilience is shown in her ability to persevere through obstacles with the help of family and financial aid. In her own words, Janaire summarizes her pathway with the following, "All in all, I made it through it all."

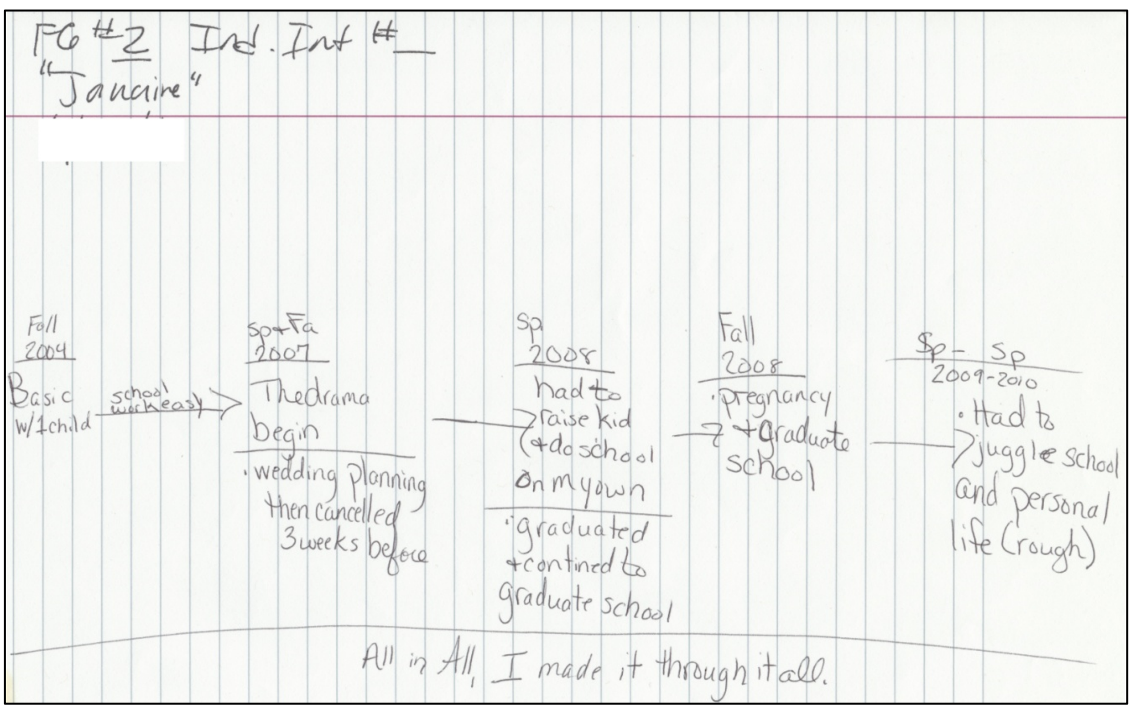


Figure 23. Janaire's Pathway

Linda (RS Score – 165)

In describing her pathway to college enrollment and completion, Linda acknowledges the role of different individuals and support programs. It has been a journey filled with a series of setbacks, but this resilient woman moves forward. Determined to change her life, Linda enrolled in UL Lafayette in her late 40s. Her pathway involves overcoming an abusive marriage, depression, anger, physical ailments, financial struggles, unsupportive family members, and more. She frankly states, “I was an angry person back then *[where she chose to begin her pathway]*.” However, Linda sought help from local non-profits. She drew strength from her children who believed in her ability. She visited office hours, joined student organizations, and took advantage of any opportunities. As she graduates, Linda’s focus is on gaining admission to grad school.

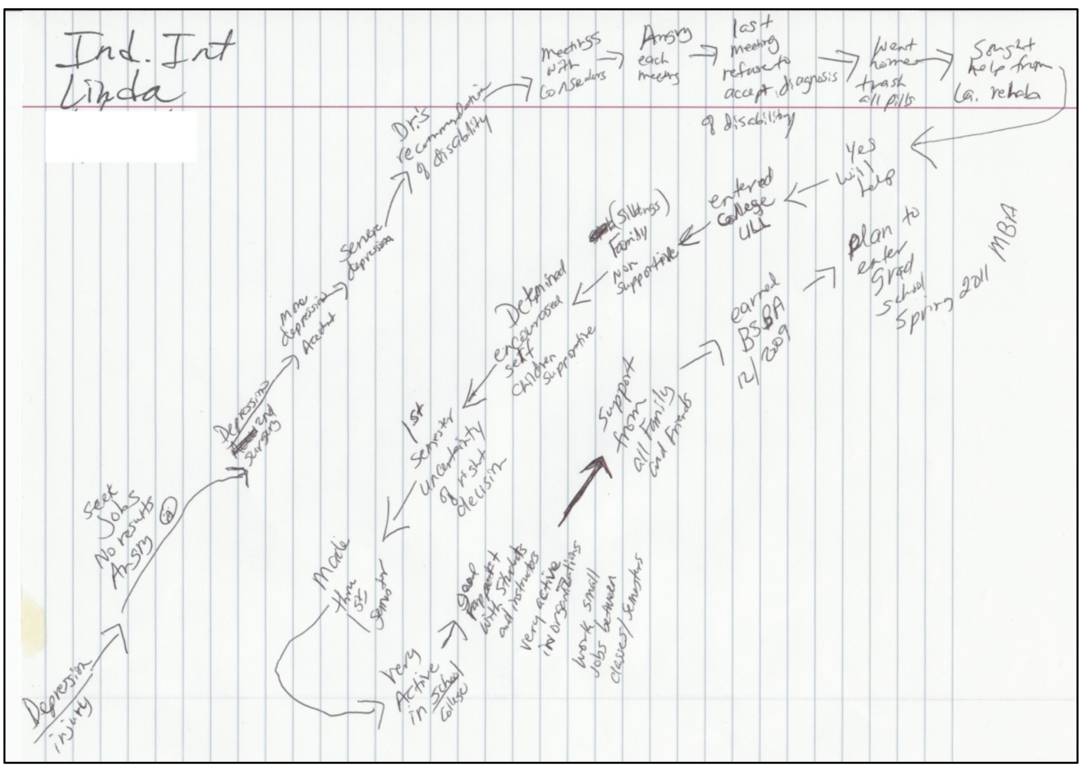


Figure 24. Linda’s Pathway

Michael (RS Score – 165)

A picture of a maze—that is Michael's pathway. He says he learned by trial and error. He made decisions, some of them good, others not as good; but he always found a way out. Like other participants, determination lives within Michael. "Once I start something, I like to finish." He says resilience played a "huge role:"

> I could have quitted a bunch of times, but I had the ability to stick it out because sometimes you look back and kind of think 'Well, it could always be worse.' You came from a worse environment that you don't want to go back to or you look at the stuff you've been through that's probably harder than that *[the present obstacle]*. The way I see it, I kind of had no choice but to keep [going], but to drive on—like the saying in the Army 'Drive on.'

Not one to ask for help, Michael persisted by focusing on a better future and finding peers who were also determined to graduate. Financial aid and Army stipends provided financial support and he worked nearly full-time to ensure he finished the maze.

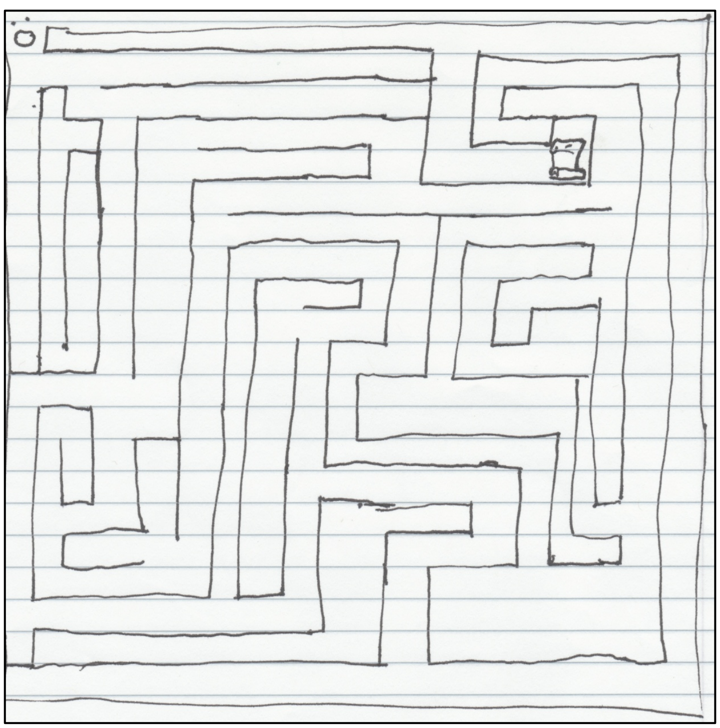


Figure 25. Michael's Pathway.

Justin (RS Score – 168)

“Struggle and pain” is how Justin defines adversity. When asked to illustrate his pathway to college, Justin’s visual representation begins in the city of New Orleans. It is his experiences in that city that have shaped who he is and how he views the world. It was apparent he has experienced multiple personal trials. To successfully survive such experiences (including Hurricane Katrina), Justin explains mental and physical toughness is required along with knowledge (e.g. book/academic smarts), street smarts, and “hustle and heart.” Financial and academic struggles occurred during college. However, participation in football and a Greek fraternity along with wanting to be a good father, creating his own business, and identifying role models helped him to graduate. To Justin, quitting is not an option and resilience is necessary to reach set goals. “I’m determined. I’ll make a mistake once, but I’m not going to make it twice…’’

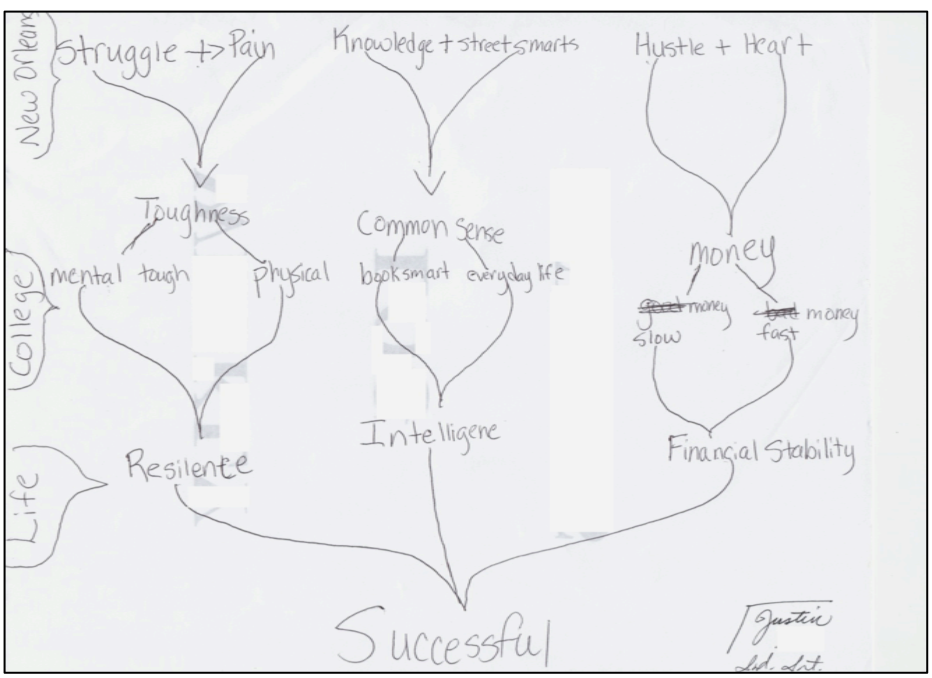
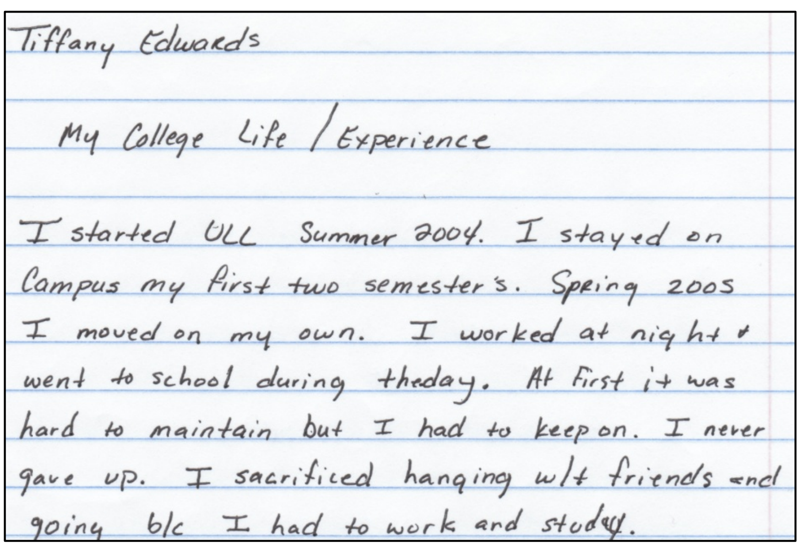


Figure 26. Justin’s Pathway.

Tiffany (RS Score – 171)

Determination is a running theme in each of the 10 participants. Tiffany is no exception to this theme, however independent is her defining characteristic. With minimal support from her family, Tiffany acquired a sense of independence at a young age. This level of independence combined with the ability to practice self-discipline aided Tiffany in succeeding at UL Lafayette. Postsecondary education was not discussed in her household. However, through a high school counselor Tiffany learned of the Upward Bound program and she cites it as the sole reason she attended college. “Upward Bound prepared me a lot for college. I didn’t think I was going to make it through, but I did.” The Upward Bound program compensated for the support that was lacking from her immediate family and off–campus employment supplemented her financial aid for living expenses. Tiffany agrees that resilience is a characteristic she possesses. She has struggled throughout her young life and as she states in her pathway, “I has to keep on. I never gave up.”



Tiffany Edwards

My College Life / Experience

I started ULL Summer 2004. I stayed on Campus my first two semester's. Spring 2005 I moved on my own. I worked at night & went to school during theday. At First it was hard to maintain but I had to keep on. I never gave up. I sacrificed hanging w/t friends and going b/c I had to work and study.

Figure 27. Tiffany’s Pathway.

Eboney (RS Score – 174)

At a young age, Eboney befriended individuals at least seven years her senior. She did not initially recognize it, but she had identified role models. In high school, she knew she was going to college—her mom and staff at the Boys and Girls Club and the Upward Bound program told her it was not an option. Self-described as able to get along with “everybody,” Eboney benefitted from her relationships with others and in many ways these relationships contributed to her persistence in college. In the pathway she designed, Eboney shows her struggles related to money and the passing of her mother to cancer. Naturally, the latter event impacted her and she withdrew for the semester. However, her resolve to graduate was only heightened as she was determined to make her mom proud and be the first in her family to graduate. “I always find ways out even if it’s hard…” For Eboney, role models, support programs, and sheer determination contributed to her ability to graduate.

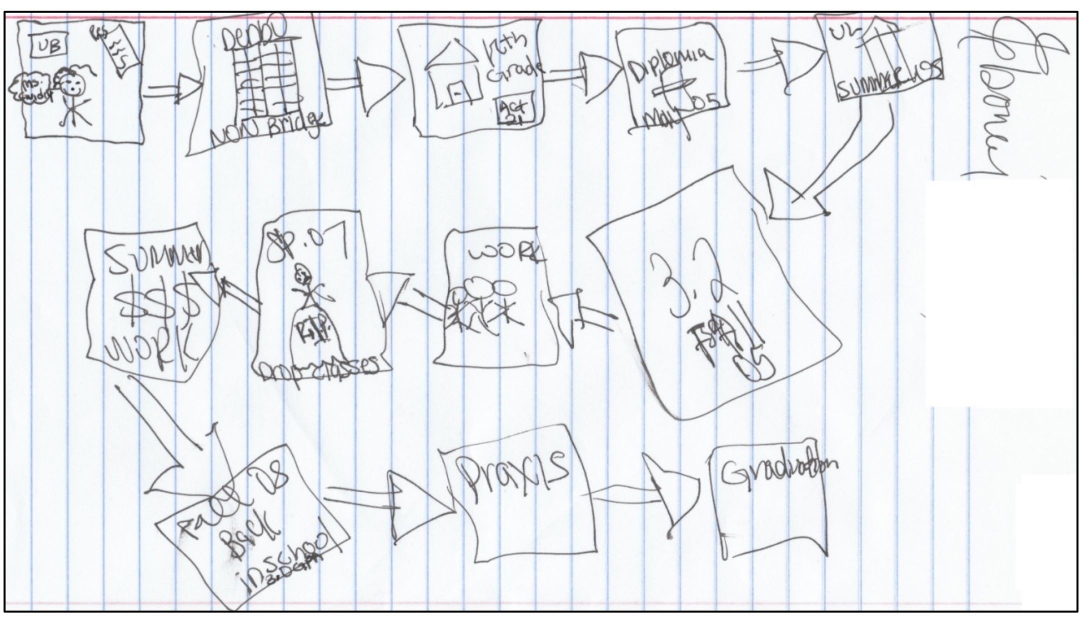


Figure 28. Eboney’s Pathway.

Marie (RS Score – 178)

Upward Bound provided Marie with an opportunity to work toward her goal of obtaining a postsecondary education. The academic and emotional support given by Upward Bound and the monetary support awarded by financial aid and multiple scholarships aided Marie in succesfully completing her undergraduate degree in biology. Financially she struggled, hence the need to work part-time on campus as well as conduct undergraduate research for a stipend. In addition to financial concerns, transportation was also an issue. However, over time and with patience and determination, Marie succeeded.

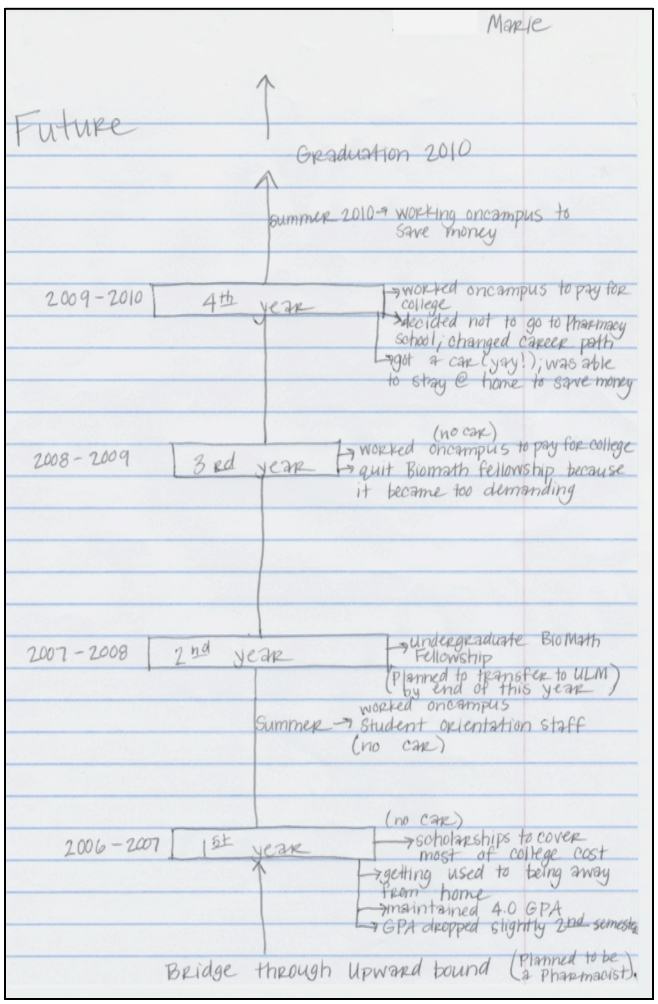


Figure 29. Marie’s Pathway

Contribution to the Literature:

Proposed Low-Income College Student Persistence Model

Previous literature states precollege entry attributes are important factors in student departure (Tinto, 1993). These attributes include family background, academic skills and abilities, and prior schooling (Tinto, 1993). Family background includes characteristics such as parental education levels, single/dual parent household, possession of educational materials (e.g. books, encyclopedias, graphing calculators, etc), socioeconomic status or class level, and household income. Academic skills may include the ability to read on grade level and to meet certain benchmarks identified from chosen assessments that are administered multiple times a school year. Prior schooling pertains to the type and quality of the primary and/or secondary schools that students' attended. Amidst all of these precollege attributes, this study examines family background with a specific focus on the attribute of household income. In the study's title, it explicitly states the focal point is how individuals from low-income households overcome that attribute or adverse circumstance to pave a path to college persistence.

Tinto's (1993) work stated students with a low level of economic capital, social capital, and cultural capital—e.g. students who come from a single-parent household, a low-income household, and/or they are a first-generation college student—are at a high risk for departure from college. While Tinto's (1993) work, focused on what low-income college students' lack, this study focuses on what forms of capital and skills low-income youth possess. This study took a different approach by investigating how students from low-income households and with perceived "low capital" are successful in persisting to graduation. The most prominently cited research (Engle & Tinto, 2008), which correlates low levels of the various forms of capital with college departure, promotes a deficit perspective of individuals from low-income households. This study does not seek to refute or negate that finding, but rather this study seeks to provide a broader lenses to better understand the breadth and depth of low-income individuals and their experiences as they pursue education. Thus, I do not propose deficit model. This perspective addresses the good (i.e. non-dominant forms of capital that are beneficial such as community cultural wealth and funds of knowledge) and not just focus on "the bad and the ugly" (i.e. lacking dominant forms of capital). To uplift marginalized populations such as low-income individuals and to identify ways to encourage and increase college enrollment and persistence, a positive lens is needed as researchers look to discover what works and how individuals can be educated or motivated to replicate the collegiate success of others who are from similar backgrounds.

As previously discussed, each of the ten study participants was asked multiple questions, completed a survey and a resilience scale, and illustrated their individual "path" to college graduation. Each student was invited to provide a pseudonym to protect their identity, but interestingly enough only one participant desired a pseudonym. The passion exhibited by participants and the openness with which they shared personal life experiences that occurred while they sought admission to and graduation from a four-year university lead to the creation of a low-income college student persistence model. The model designed incorporates the participants' responses, dialogue, and their own individual visual representations created. Resilience is what these students demonstrated as they faced military deployment to the longest war in U.S. History, experienced one of the worst natural disasters in American history, worked to overcome years of abuse, birth multiple children, loss a loved one, and the list goes on. When layered with preexisting American societal issues—such as racism, sexism, classism—how these individuals dealt with everything and managed to earn a bachelor of arts, science, or business administration degree is truly remarkable. Better yet, the success of earning that degree is an image of resilience. Among dozens of other comments, participants repeatedly suggested and said, "Never give up," "It's possible," and "You have to make yourself get back up again." These phrases verbalize what resilience involves—overcoming adversity, having a positive outlook, and refusing to stop. Resilience is not unique to any particular type of person, but rather it is a characteristic that people can learn, develop, and practice (Henderson & Milstein, 2003; Krovetz, 2008; Thomsen, 2002). The benefits of a resilient disposition are not only noted in educational, social work, or psychological literature, but also documented in history. On the 50th Anniversary of President John F. Kennedy's Inauguration (Jan. 20, 2011), President Obama (2011) reflected on President Kennedy's life and on the resilience of American people:

> "Our resilience, our fearlessness, our distinctly American ability revealed time and again throughout history to defy the odds, to fashion our future, to make the world anew. The world is very different now than it was in 1961. We face new trials and new uncertainties from our economy to our security…[however] I find the great thing in this world is not so much where we stand, as in what direction we are moving. To reach the port of heaven, we must sail sometimes with the wind and sometimes against it, but we must sail and not drift, or lie in anchor. "

Though discussing the life and legacy of a former U. S. President, the above quote illustrates much more. In the phrase “defy the odds,” one can view individuals from low-income households. The odds say, those with low economic capital, low social capital, low cultural capital, and/or who may come from a high minority, high poverty school, “you will depart,” “you’ll get tired and quit.” However, this study shows otherwise. All participants graduated. Based on the information and experiences they provided, the researcher created a model of student persistence for low-income college students. The model details the skills used, the resources pursued, and the physical and mental actions conducted that contributed to the participants’ persistence and successful completion of a bachelor’s degree. Whether students graduated in four years with one degree, five years with two degrees, or six and a half years with one degree, each participant in their own way built a college-bound foundation. With that foundation, participants created ways to transition to college, to integrate into college, and to remain resolved to endure college and advance to a brighter future. Hard work and tough decisions existed with each step, but they say the end goal—a college degree—was well worth it. See the model on the following page.

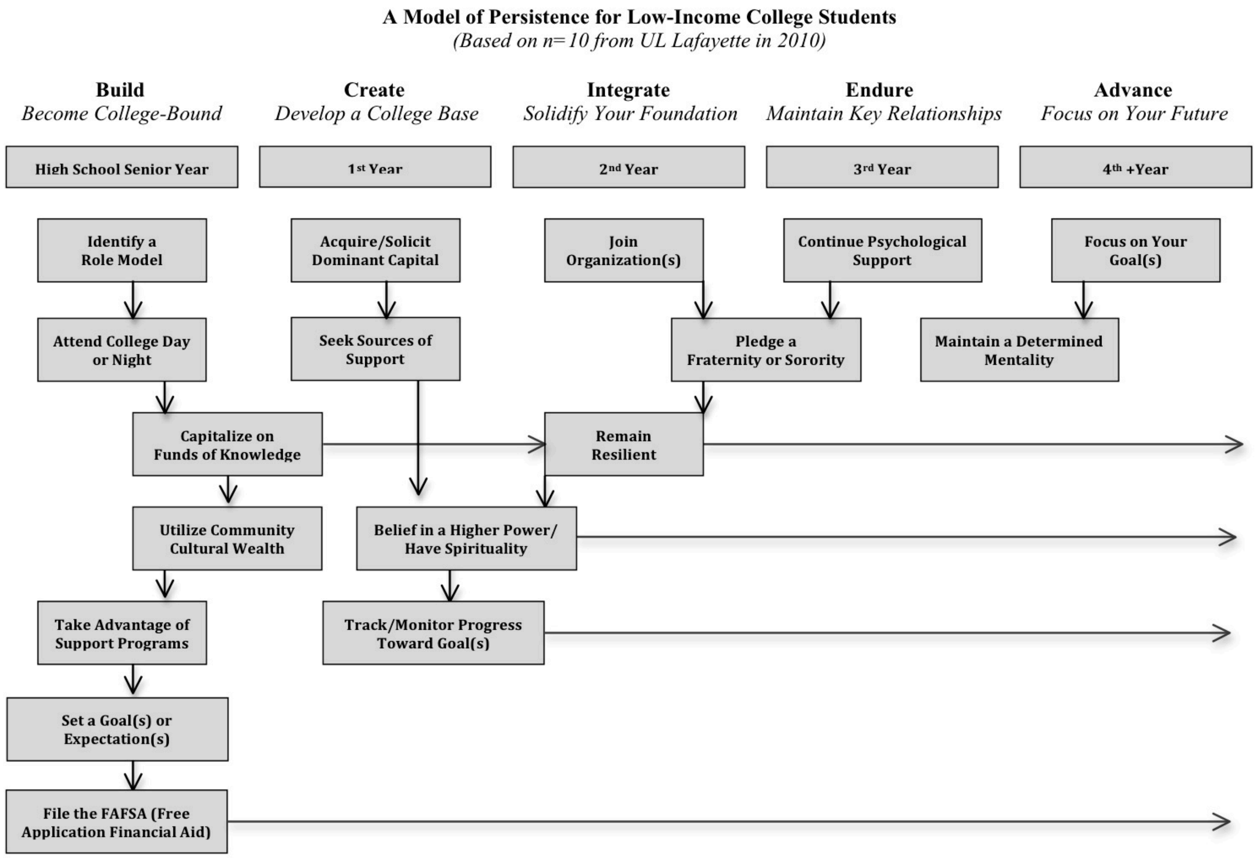


Figure 30. Model of Persistence for Low-Income College Students

Discussion of the Model

The model provides a visualization of what worked for some low-income college students who attended a four-year research institution in southwestern Louisiana. The intent is for educators, researchers, parents, guardians, administrators, and those vested in college enrollment and completion, to be able to identify ways to teach individuals from low-income households techniques that can help them pave a path to college persistence. The decision to pursue college began for some participants in early childhood. Other participants decided to enroll just months before graduating from high school. Regardless of when conversations on college began or became serious, each participant uttered that support (financial, emotional, psychological, educationally, etc.), mentoring, campus involvement, goal setting, and resilience contributed to his/her success. Are these students the few exceptions? Perhaps, they are the outliers among the masses of low-income individuals who do not pursue or who depart from higher education. The importance of better understanding the experiences of low-income individuals as they seek higher education, is to change statistics. To increase college enrollment and graduation rates, one should know more than what the issues are—high unemployment, low-paying jobs, an undereducated populous, failing schools, deep budget cuts, low tax revenue for schools, racism, sexism, classism, high crime and violence, absentee fathers, disproportionate jail population, etc. One should know how those issues—many of which are systemic—can be diverted, overcome, conquered, or surmounted. The proposed model seeks to do just that by laying out in an easy-to-read format what the low-income college students in this study say impacted their college choice and ability to persist.

Build: Become College-Bound

Centuries ago it is said philosopher Lao Tzu stated, “The journey of a thousand miles begins with one step.” Life is said to be a journey and one could argue that within the journey of life, multiple smaller journeys coexist. It is my belief that attending college is one such “smaller” journey. In an effort to understand how low-income college students persist, I determined it was best to begin with one of the first steps—the college choice and enrollment process. This crucial first step for study participants was best described as becoming college-bound (e.g. taking on a college going mentality).

Participants were asked to reflect on their college choice process and to explain how they decided to attend college and why they selected UL Lafayette.

Each participant stated the senior year of high school as the point when the most definitive decisions were made. During that year, students stated that a clearer picture began to emerge as to what they may want to do, where they may want to go, and whom they should talk to, if anyone, for advice. Thus, the first column of the model is titled "build." Students described the initial year of preparation as one where they benefitted most from interactions with individuals who have traversed a college campus and can provide information and/or knowledge beneficial to college bound students. Role models were adults who were either identified by the students or who voluntarily decided to serve in a mentor or role model capacity. The advice provided to the students helped them as they explored the next step after high school graduation. However, it is important to acknowledge that the term role model is not meant to suggest role modeling in a formal sense for each participant. Some students had individuals who regularly communicated with them and followed up with them in a formal manner. However, other participants would receive bits of advice and information from individuals periodically or even on one occasion. An interesting finding was that the quantity and frequency of advice did not necessarily equate to a more profound impact. Some participants mentioned how conversations with a teacher, coach, or friend, even if just one time, impacted their perspective of higher education.

College nights and support programs were also very instrumental as shared in the findings chapter. Upward Bound and athletic personnel particularly were mentioned by the participants in this study. Counselors, coordinators, and educators work in prime positions to impact youth. Whether anecdotal commentary from someone at random times or recommendations and encouragement from a role model on a fairly regular basis, individuals who work in these capacities assist low-income individuals become college bound and assist them in transitioning to the first year of undergraduate study.

As they work to adjust to a new environment it was also beneficial for the students to lean on the positive skills they possess from their background. The persistence model details how capitalizing on the funds of knowledge and community cultural wealth can assist low-income students in the process. The strength of unity and the ability to work through problems benefits low-income individuals as they pursue higher education. Students should be encouraged to lean on those problem-solving skills and take advantage of support programs designed for low-income students. As students prepare for the next step during the second half of their senior year, setting a goal(s) and filing the Free Application For Student Aid (FAFSA) needs to be done to ensure they begin the collegiate journey with some direction and certainly with much needed financial assistance. While individuals become college bound and resolve to enroll, they subsequently work to develop a strong college base or foundation.

Create: Develop a College Base

The first year of study is generally one filled with adjustment. To ease this transitional period, participants in this study shared how they connected with different individuals to acquire capital. They also continued capitalizing on the capital that they themselves possess. By listening to fellow students' experiences, observing others' behaviors, and identifying dominant capital, the students are able to better understand the unique differences that exist between different class and/or income levels. Students can acquire dominant capital during that first transitional year. College campuses often possess various student services—a counseling center, support programs, and student organizations among others. Offices of Dean of Students, Student Life, Student Personnel, Student Affairs, Diversity, Multicultural, Minority, etc. serve as sources of support that the low-income students in this study sought out. These departments assist students as they create and develop a college base. Participants mentioned enhancing the skills and capital they came to the institution with meanwhile developing more skills. As they transition to their second year, participants mentioned leaning on their spiritual belief as they work to persist and track progress toward their goal(s). Research shows retention from the first year to the second year as most critical, particularly for low-income college students. Thus, integrating into college life and solidifying the base that has been created is the next phase described by the low-income college students.

Integrate: Solidify Your Foundation

Tinto (1993) included institutional commitment in his model of student departure. He defined commitment as participation in extracurricular activities in a formal sense and peer group interactions in an informal sense. Moreover, he linked interactions with faculty and staff as an institutional commitment. In studying departure, Tinto (1993) concluded that students who do not socially integrate tend to depart. From the lens of persistence and what contributes to completion, students who get involved or in Tinto’s words “socially integrate” are more likely to persist. In the proposed model of persistence for low-income college students, participation in organizations occurred for nine of the ten participants and each of them stated they had a meaningful experience in the program or organization. Institutional involvement in this study focuses primarily on low-income college students' participation in the more social aspects of college. While working on campus and/or forming a connection with a faculty member is beneficial, the participants in this study stated it is was the relationships formed with peers via student organizations and with program counselors that was most influential. Organizations academic or career related, as well as those social or service oriented, proved to be outlets for the students as they worked to integrate more fully into the college and feel more tied to the institution.

During the second year, affiliations were particularly important. For the students who pledged Greek sororities and fraternities, or who were inducted into academic or honor societies, they stated membership in the organization contributed to their school pride and spirit. This pride subsequently impacted their desire to remain enrolled at the institution and persist. Relationships and friendships developed between individuals who had common interests and in some cases similar backgrounds. Greek fraternities and sororities have lengthy processes and most students generally apply sometime between the end of their second year to the end of their third year. The manner in which Greek organizations, particularly those that are historically African American, pledge and initiate students in a way that was said by participants encouraged unity. Moreover, members of the organizations who are active in graduate chapters and/or are working professionals, provide guidance to fellow members. In this study, Justin stresses how two of his mentors and role models are also members of his fraternity. This helps students persist, but one must acknowledge resilience is also a strong factor.

Students from low-income households exhibit resilience in overcoming the obstacles to gain access to higher education and obtain financial assistance. Yet, they must remain resilient as they work to complete their second year and approach future years to come. Nearly half of the participants mentioned God or the Bible as a source of strength and encouragement. Interestingly all of those who mentioned God or spirituality were female. One participant belonged to a Christian student organization and attended weekly bible study and church. Three other participants stated God or their faith in God helped them when challenging times occurred to stay on track and continue pressing toward their goal(s).

Endure: Maintain Key Relationships

As a student progresses to their third, fourth, and upward years, persistence should not be taken for granted. There is no safe time that guarantees a student will persist. Nora et al. (2005) acknowledges this in their work and reminds educators and researchers that persistence is “the product of a longitudinal process of lengths’ in students’ live. While some may reenroll for a second or third year in college, dropping out is still a consideration for many students” (p. 129). Issues do not disappear and the most challenging ones—family, personal, financial, etc.—remain while new challenges present themselves. Participants stressed how there was never a point where they felt secure. One participant shared even how during what was supposed to be his last semester, he gets dismissed for nonacademic reasons. Thus, the following portion on the proposed model is titled endure.

Psychological support from counselors, peers, and/or family and financial support via the FAFSA continue to aid students' ability to persist. Relationships that the students developed in their initial years of college are maintained as they continue working toward their goal of college graduation. Participants' ability to exhibit resilient traits remains important. When difficult times arise (e.g. loss of mother as experienced by a participant), belief and faith in higher power helped some of the low-income students in this study as they worked to remain enrolled and progressing to graduation.

Advance: Focus on Your Future

As students' near their senior year(s) and get closer to reaching their goal(s), this is the point where focusing on and preparing for the future encourages persistence. The end is almost in sight, but this is not the time to slow down or become complacent. Participants in the study explained they had to remain determined and resilient. Words spoken by the participants such as "mental toughness," "save money," "sacrifice" "survive the maze" come to mind. The low-income college students in this study have persisted this far and have been working toward graduation. They have advanced; yet acknowledge that their higher power and ongoing support from staff, family, and/or friends helped to make it possible. The combination of individual characteristics, support, and institutional involvement and structure were contributing factors to these students' persistence. In this last stage of the model, consistency and continuing the efforts made in previous years aids low-income college students. The model illustrates how the path toward college completion for low-income college involves various tasks. Visually, it is easy to see the initial phases of the model—becoming college bound—contain the most tasks as low-income college students lay the groundwork for college enrollment. Yet, even after low-income students work to build a base and to solidify the foundation, they must maintain stamina and continually work to overcome obstacles that present themselves. The ability to bounce back from adverse situations and focus on the goal of securing a brighter future aids low-income college students in persisting to graduation.

The Model's Intention

This study was conducted with the intent of learning how low-income college students attending a four-year university in southwestern Louisiana were successful in persisting to college graduation. Research shows college enrollment of students from low-income households continues to lag far behind individuals from high-income households (Engle & Tinto, Hooker & Brand, 2009, Mortenson, 2007). Only 40% of low-income individuals enroll in higher education and of that percent, only 10% attend a four-year institution (Mortenson, 2007). These statistics show there is an issue with college enrollment among low-income individuals. Given recent demographic and economic changes, it is beneficial to the future success of America to identify ways to reach and encourage this segment of the population to further their education. However, beyond the issue of enrollment lies the challenge of graduation.

Of the low-income students who enroll in four-year institutions, only 12% graduate (Mortenson, 2007, Terenzini, et al., 2001). The severity of the issue is best understood when compared to the 73% of high-income students who graduate from college. With more than a 50% gap in college completion between the two income levels, it is evident a problem exists. Rather than investigate why students do not enroll or why students depart or drop out, it appeared more meaningful to converse with students who did enroll and persist to graduation. How did they do it? How were they successful? What can be shared from their experiences to potentially benefit other low-income students in similar contexts? Answering questions such as these and creating a model to showcase the processes participants in this study say contributed to their persistence, was the intent. From this model and related information, it is hoped that PK-20 education personnel work to implement ways to outreach to low-income students and create opportunities for them to aspire to and to actually become college graduates. This was also the desire of the participants in this study. They shared their experiences and their story with the intent of helping current and future low-income individuals seek and successfully graduate from a higher education institution.

The participants in this study do not see themselves as any more special or any smarter than their neighbors, friends, and fellow high school classmates. Eight participants attended high schools that were majority African American and that had the majority students on free or reduced lunch (indicating low-income and/or poverty among most students). They endured some of the same educational environments, but with some differences. It is those differences and chance encounters that contributed to the participants' college enrollment and persistence. Participation in a support program, encouraging words from a coach, teacher, or family member, an opportunity to take honors or AP classes (which tend to have stronger teachers), and more made a difference.

While individual traits and characteristics impact students, opportunities do as well. Rather than look at these 10 study participants as the exception or as outliers, one should identify a way to transition their outcome of college graduation from being the rarity to be the norm.

Oftentimes, people assume things are fine or believe “it is, what it is; and what it is, is what it’s gonna be.” This mentality is justified by saying and/or thinking, “Well, that’s just how he or she is” or “Oh, he or she is just smart.” Even the study participants used language suggesting that mindset. For example, when they said, “Oh that’s just me.” “That’s just who I am.” It is the researcher’s belief that phrases such as those provides a permission slip for those who are not “just smart” or those who say, “school is just not for me.” This allows such students to have an excuse and say, “I’m just not like [Student X].” Honestly, the word “just” has a way of simplifying things and making it things “ok.” It is time to stop “just” placing the responsibility on individual students to be resilient and to uplift themselves. Institutions at every level need to recognize how organizational structure and programming can be modified, personnel responsibilities updated, and how curriculum can be more inclusive to contribute to students’ acquisition of and matriculation in higher education. These participants stated what works: (1) be resilient, so the education system should teach resilience; (2) have a mentor, role model, someone to talk to and look up to for advice, someone to believe in them; thus there needs to be a mentoring program at target schools that collaborates with the greater community; (3) have people familiar with the college process guiding them through the application process and with transitioning those first couple years and monitoring their progress; so high schools need to forge good relationships with higher education personnel and administrators to ensure accurate information is known by students; (4) financial support; financial aid from the federal, state, and institutional level is crucial, so work to increase the amount of need-based aid and give careful consideration to the amount of money or cost of attendance as it relates to housing and food. For two participants, living on their own and with a family of their own, and both with physical disabilities, having enough money to eat and feed their families was a major issue.

During this study, the researcher developed a deep respect for each participant. To looe your mother, have an unplanned, but highly welcomed second child, to have no parental support, to grieve the loss of physical mobility, to serve a tour of duty in Iraq, and so on, is a clear sign of resilience. The low-income college students in this study consistently exhibited resilience also guised as being determined and driven. The study participants often used the latter words to describe their efforts to succeed in college. However, there is an important distinction from determination and resilience—how one responds to difficulty. Resilience is the ability to bounce back from adversity (Wagnild, 2009). The act of facing an issue or dealing with a difficult situation and resolving to overcome it—being resilient—is a step further than working hard or being determined; resilience addresses an individual's response when an obstacle presents itself. The capability to triumph in the face of obstacles and to continue working toward the intended goal distinguishes resilience from determination. Whether resilience is an innate individual characteristic or is learned from mentors or resilient training, it is critical for low-income college students. Literature (Tinto, 1975, 1993) indicates that pre-college entry attributes impact students' potential for success. Family background including household income, parental education level, level of perceived dominant social and cultural capital, and access to resources and opportunities suggest low-income individuals face barriers. As students from low-income households resolve to face the barriers, it is my belief that as educators, researchers, or activists we should work to reduce the barriers and work to help such students overcome them. For individuals from low-income households, resilience, combined with various sources of support, collectively contributes to students' success in college. Persistence is the goal. Graduation is the goal.

In comparing my proposed model of persistence to Tinto's model (1975, 1993) of departure, there are two noticeable differences beyond the initial perspective: (1) the way in which goals and commitments are viewed; and (2) the role in which external factors impact matriculation. To explain the first difference, in Tinto's model the individual is responsible for what they do or intend to do along with their experiences at the institution. The onus is placed on the student—where the student comes from, what school they attended, what skills they have, and how they interact with the college setting—and the institution's role in creating a culture that encourages persistence. Tinto (1993) does discuss the institutional experiences and how interactions with faculty, staff, and peer groups contribute to the decision to depart. However, in reflecting on the interviews and focus groups with the low-income college students, institutions and policies play a major role in access and persistence. The second major difference is that Tinto's model has one box that acknowledges how factors external to the institution can impact students' after they enroll compared to four related to the institution. Again the responsibility is on students to integrate academically and socially. The visual representation suggests external commitments impact students' intentions, goals, and commitments. The diagram does not illustrate how institutions' responses, programs, and services can impact departure. Again it focuses on individual responsibility. From the participants in this study, external events occur and they easily impact students' persistence. A few of the students in the study considered dropping out at different points. In each of those cases, they cited having someone to encourage them and wanting a better life. Staff members helped Ebony deal with a failing grade when her mother died. She informed her professor her mother passed, yet since she couldn't take the final exam, she received a grade of "F." As she grieved the death of her mother and how her family would be impacted, Eboney had to deal with "drama" from a professor. She recalls wanting to quit and found the university's policy on how faculty members can deal with situations like this too vague and too individualized. Directions on what to do and how to respond to students are not clearly delineated and are at the discretion of each individual professor/instructor. Eboney's Upward Bound Program counselor and her mentors and peers at the Boys and Girl's Club supported her during this time. With their help and her desire to make her mother proud, Eboney returned to the university and retook the class. However, Eboney's support system helped her during that difficult time. For students without some form of support system, the institutional structure as it pertains to students receiving a grade of incomplete, withdrawing from the university, or making up work for a legitimate and verifiable personal reason pose a drop out threat. It is such institutional policies and roles that Tinto's (1993) model does not acknowledge. Moreover, my proposed model focuses on steps, tasks, and actions low-income college students can make as they work to not depart, but rather to persist. There are other policies and procedures that colleges can review and work to make more user/student-friendly. The model's intent is to show a pathway to persistence for low-income college students. It acknowledges the forms of capital low-income college students possess that can contribute to persistence. It also focuses on what students should consider during as well as when. From this information, it is hoped low-income college students when faced with problematic university policies, financial struggles, and academic as well as personal issues that arise, are equipped with the appropriate skills and resources. High-income students tend to have financial and psychological support systems already in place. For low-income students, resilience is necessary and resilience when combined with proven beneficial actions helps lead to persistence.

REVIEW OF RESEARCH QUESTIONS

Research questions guiding this study are detailed in this subsection with brief responses that summarize findings.

Research Question One:

How do the lived experiences of low-income college students affect their ability to persist to college graduation?

The lived experiences of low-income college students affect students' persistence in two major ways: (1) the types of institutions available to them (e.g. college choice process) based on academic preparedness level from the public high school, proximity to family, and support; and (2) the ability to access financial resources and educated adults/mentors as they work to learn the system. While these two overarching ways affect students' abilities to persist, the factors that make the most substantial impact, as discovered by this study, are individual characteristics, support, and institutional involvement and structure. The factor of individual characteristics is not a finding that suggests some low-income college students either have the characteristics or they do not. The finding identifies skill sets that are beneficial and these skills (resilience, an academic mindset, goal orientation, and positivity) can be taught to low-income youth and nurtured through integration into the curriculum. Resilience literature suggests resilient techniques can be learned. These students' lived experiences detailed a series of issues to overcome. The more challenges students' face, the harder they had to work to persist and "make something out of themselves." Students' household income, self-esteem, previous educational training, neighborhood/home environment and experiences associated with those descriptors impact low-income students' ability to persist. Through hard work and effort these students lived experiences can be used as motivation to change their lives for the better.

Research Question Two:

What support networks or opportunities exist, if any, or are acquired, if any, that contribute to the persistence of low-income college students?

All forms of support matter—financial, psychological, social, academic, etc.—and contribute to low-income college students' ability to persist. Particularly, a mentor or a role model who has been through the college education process and who can provide sound advice and encouragement aids in persistence. Moreover, financial aid is a necessity. Without federal, state, and institutional aid, low-income college students would be unable to enroll in higher education, especially four-year institutions which have higher tuition and cost of attendance rates. A number of programs and an increased of programs designed to help lo-income college students are needed.

Research Question Three:

What is the role of resilience in the persistence of low-income college students?

The role of resilience in the lives of low-income college students' persistence is huge. Barriers exist prior to college enrollment and continue to present themselves in different forms over the course of study. Low-income college students in this study were often balancing family responsibilities and trying to juggle college courses with work and a host of other responsibilities. Each student encountered obstacles that could have easily led him or her to depart the institution. However, the students are resilient individuals and remained focused on their goal and found ways and people to help them through. This ability to bounce back from adversity and to be proactive played a major role in persistence to graduation.

LIMITATIONS & FUTURE RESEARCH DIRECTIONS

In any research conducted, there are some aspects of the study that pose limitations in some ways. As this was a qualitative research study, two common limitations are the sample size and the inability to generalize to larger populations. This study included 10 participants; 7 of whom were female and three males. The racial demographics were nine African Americans and one Caucasian. While the number of study participants may appear low, ten participants was a fair and representative number of low-income college students at UL Lafayette given data collection occurred over the summer semester. Even though unsuccessful in obtaining a racially diverse and gender-balanced sample, great efforts were made to reach potential participants. Data collection occurred during the summer and a smaller percentage of students enroll in summer classes at UL Lafayette—29% of the average long semester enrollment. While the study was not an ethnically diverse sample, the fact that most of the students were African American allowed the ability to study in-group factors. Future research studies can be conducted during a fall or spring semester to increase the number of participants, the ethnic diversity, and work to see how if there are any differences. Given qualitative research seeks more in-depth knowledge of individuals' lived experiences, it is impractical to interview or host focus groups with all eligible participants. However, using other methodological techniques could enhance research.

Another limitation is these results are not to be applied to all low-income college students across the nation or even the state of Louisiana. The results rather speak to low-income college students in this particular region's, city's, and institutional culture. However, administrators at different institutions throughout the nation can review this information and work to determine if their structure and programming benefits or potentially hinders low-income college students. The themes and take-a-ways from this study, while not generalizable on a broad scale, bring to light the need for resilient skills to be taught in the education system. The study acknowledges the many barriers that low-income college students face and how having certain institutional mechanisms in place can better assist these students. Overall, limitations to the study include (1) the time of the year the study was conducted which impacted availability of low-income college students; (2) obtaining a more diverse sample; and (3) room for potential researcher bias.

The latter limitation of researcher bias relates to my experiences as a low-income college student attending UL Lafayette. Through journaling, communicating with friends, and triangulation I worked to minimize my biases. While conducting the interviews and focus groups, I remained as close as to the approved protocols so I would not ask leading questions. Later, when evaluating the transcriptions, I created a chart to document occurrences of and in some ways determine a frequency count of how many times a particular theme occurred. Each decision made (e.g. identifying themes, determining what quotes to use) for the dissertation was corroborated with data from the participants' own words, survey results, and/or pathway diagrams. The nature of qualitative research involves identifying connections and finding themes within the data collected. A number of methods were conducted to triangulate the data and to ensure validity—use of field notes, journaling, two individuals or an interview and a focus group, peer review and discussion. It was important to the study that I balance my biases to the experiences of these participants because as a Louisiana native and alumna of UL Lafayette the potential for researcher bias did exist. This is not to suggest the study is bias free. In some ways, I am aware that who I am as an individual affected the participants and to some extent the study. A native of the same community, I recognize that perhaps my rapport with individuals who informed them of the study, my slight south Louisiana accent and regional physical appearance could in some ways form a unique relationship and also frame to some extent how I analyze the data. Philosopher Martin Buber (1970) best describes interactions between two individuals as the “I-Thou” relationship and states how individuals can be transformed or affected by encounters and communication.

For future studies, researchers with a different lens and perhaps from a different region may collect data and formulate themes. If would interesting to see if differences are identified. Other areas for future research include how the college choice process is made by low-income youth and how transferring and/or finding the “best fit” affects persistence. Two participants in the study attended other four-year institutions prior to enrolling in UL Lafayette. Both were males (Justin and Michael) and both discussed how peers affected their decision to leave those initial institutions. Each made the decision to transfer at different periods. Michael had invested multiple semesters at Louisiana Tech and even a tour of duty in Iraq, while Justin completed just one summer session at Grambling State University before enrolling in UL Lafayette. Beyond these possible topics, further work to advance my proposed model could be done.

This is the first proposed model of persistence for low-income college students. Participatory or action research could be conducted to determine if teaching resilience and/or resilient skills fosters college persistence. High school programs and college campuses can unite to make an effort to implement some of the recommendations and findings from this study. While the experiences of low-income college students may never be fully known, it is important that educators, administrators, practitioners, policymakers, school board members, etc. make efforts to increase enrollment and completion of these students in four-year institutions. The outcomes of this study provide a pathway to college completion and stress the necessity of further exploring this population. The current economic challenges, continuing demographic changes, and decrease in quality of education compared to other Western countries warrant the attention of our nation's greatest minds. The amount of low-income families is increasing and income inequality continues to rise. Thus, future research should investigate this population on multiple fronts to identify ways to motivate, encourage, and support them financially, emotionally, psychologically, and academically in obtaining higher education. This study highlights the issues low-income college students face, yet it also acknowledges the immense abilities and resilience low-income college students possess. In the midst of this study, I must include that I was in awe of each participant. As a former low-income college student and a native of southwestern Louisiana, I must state I learned a lot about how low-income college students are successful in persisting. I gained a better understanding of their unwavering resilience to earn a postsecondary education. In the following section, some of these lessons and points of interest are shared.

POINTS OF INTEREST

The data from the resilience scale scores and from dialogue with the participants suggest resilience is indeed a contributing factor and perhaps one of the main factors. On the Resilience Scale, each study participant scored above the range indicating high resilience. This ability to overcome adversity and persist despite setbacks is critical for low-income youth who have a perceived lack of social and cultural capital. Resilience, in combination with emotional, psychological, and financial support, institutional involvement, and other individual characteristics such as a being positive, asking questions, and setting goals to work toward, is instrumental in graduating from college.

Results reveal there are a series of events that should occur in the lives of low-income youth while in high school. Those events include obtaining motivation, encouragement, and high expectations from parents, teachers, and adults in general (e.g. parents of friends, church members or leaders, etc.).

The findings also identify the need for financial aid and for creating ways to improve financial aid. Two of the key issues expressed by participants pertain to how financial aid is calculated and to how much of the different types of aid should be disbursed. For example, there should be a way for youth who do not have parental support to apply independently for financial aid and not have to incur the expense of emancipating themselves to show they are independent. Study participant Tiffany found this particularly troubling. She did not reside with her mother and had minimal contact. In addition, her father was deceased. Tiffany worked to support herself and it is unfortunate that she had to report her mother's income and her income. With both incomes listed, Tiffany inaccurately appeared to have a higher income than in reality. The perceived higher income results in a higher estimated family contribution and which translates to less "free money" and more loans. For low-income youth, the most important and desired forms of aid are those that do not have to be paid back. Thus, the need to increase the amount of grants and work-study rather than loans (i.e. increase Pell Grants, SEOG Grants; not Parent PLUS loans or unsubsidized loans) is clear. Continually relying on students to figure things out themselves and/or have a chance encounter or stumble across the "right" people

At the risk of sounding trite or oversimplifying the act of college persistence, the researcher does not encourage applying the slogan "Just do it!" to low-income college students. It is not that simple and there are challenges students must overcome. Phrases and directives such as "just do it," undermine the complexity of the issue. However, it is interesting that study participants Melissa and Linda especially and several others responded with such phrases as, "I'm just me," "I'm me," and "It's just my nature." These phrases can be translated into the adage "just do it." Yet, I do not suggest resilience is only an innate characteristic, but rather a characteristic that can be acquired and/or developed. Research indicates resilience can be taught and nurtured (Henderson & Milstein, 2003; Richardson, Neiger, Jensen, & Kumpfer, 1990; Richardson, 2002). Teaching skills that foster resilience combined with some of the aforementioned recommendations (e.g. support, mentoring, etc.), create a better opportunity for low-income college students to reach their goals.

As individuals work toward those goals, another point of interest identified from the study is how parents of low-income college students are rarely included in the discussion. While they may be unable to provide information about the college choice process or provide insight on how to integrate successfully into the college environment, the capital parents/guardians do possess in the forms of community cultural wealth and/or funds of knowledge has been documented. Yet, their capital is devalued and the conversation to transition this capital from a non-dominant to dominant form of social and cultural capital appears to be stalled. Just as access to books, museums, and a reputable network of people is automatically cited as capital, the way families barter or share advice and skills amongst themselves should be considered as positive social and/or cultural capital.

Overall, parents are often rarely considered in the persistence process. While it is the income of parents or guardians that impacts students, there are very few efforts made to reach out to these parents and guardians. Many institutions may offer parent orientation, but given the work schedules and responsibilities of low-income college students' parents it is often unfeasible for them to take off work, travel to the institution, and/or find daycare for any other children or grandchildren so they can attend parent orientation. Institutions need to identify better ways to reach these parents/guardians—evening or weekend seminars, a brochure or pamphlet that details college and how parents can support their college student, provide a waiver for a parent to attend orientation, host a local info session at a neighborhood high school or community center, collaborate with area boys and girls clubs, after school programs, etc. I am yet again reminded of Malcolm X's quote "by any means necessary." Whatever positive means it takes to increase college enrollment and to increase persistence to college graduation for low-income students, it should be done.

This study describes how some low-income college students were successful in paving a path to persistence. For the 12% of low-income college students annually who graduate from a four-year institution, the steps they completed and the ways they overcame challenges to persist to graduation provides insight on how others may work to achieve the same. The following diagram illustrates in a simplistic fashion the critical components that contribute to low-income college student persistence.

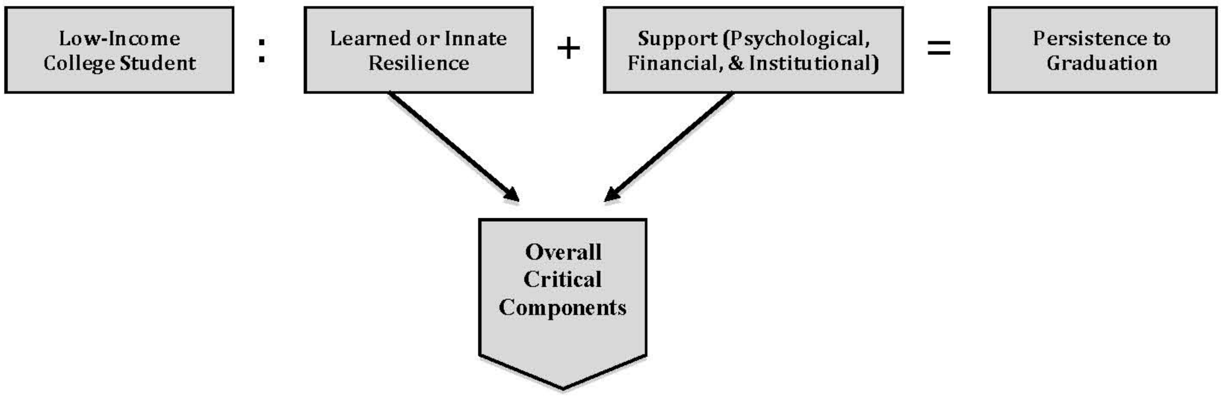


Figure 31. Simplified Version of Model for Low-Income College Students

The figure breaks down the actions of enrolling in college, integrating on campus, and graduating. Resilience plus the various forms of support are the overall critical elements in helping low-income college students persist. This simplified version is not to suggest persistence to graduation is simple. The diagram allows viewers to obtain a quick visualization of the critical components that study participants stated aided them while they were on their path to persistence. In addition to stating what they did and what benefitted them, participants shared ideas and recommendations they believe can assist future college students from low-income households. Research studies generally include implications, which can direct future research and/or modify practice. The next section briefly details those implications and provides visual representation of how the various education entities and personnel can make four-year institutions more accessible, affordable for low-income college students and lastly create environments where students have support and can are supported as they seek college graduation.

IMPLICATIONS FOR PRACTICE & RECOMMENDATIONS

The study participants were engaging and giving of their time and stories. Laughter was shared and frustration was felt from all. From two participants, tears were shed. There is no way to present this study's findings without remembering each of them individually and what they endured. However, there is no way to understand the importance of their individual stories without acknowledging the collective struggles experienced by all. In reviewing transcripts from the study, the participants' desires were to demystify college, share ways they were successful, and more importantly and with longer lasting abilities, provide recommendations. In this section, participants' words and ideas on how to increase persistence to graduation are shared to fellow low-income peers, high school personnel, higher education administrators and faculty, and policymakers.

Students from Low-Income Households

At the onset of this study, I wanted to know if low-income college graduates were resilient and if so, did their resilience play a role in their ability to persist to graduation (and if so, how?)? With each study participant scoring high on the Resilience Scale and more importantly with the stories each participant shared—struggles to feed their family, pain and grief as a physical ailment impacts one's mobility, returning to civilian life after serving the country in Iraq, being a responsible young parent, living over an hour away from school and not have a personal vehicle, not receiving a full allocation of need-based financial aid because you have to report your mother's income (of which she does not support you financially), working nearly full-time while taking full-time classes, and so much more—there is no doubt in my mind these students are resilient.

However, the simply quantitative answer of "yes, they are resilient," does not fully answer my questions. It does not satisfy my interest in knowing how resilience helped these low-income college students and how they would describe or recommend to other individuals from low-income households how to pave a pathway to college completion. The qualitative inquiry and dialogue allowed by individual interviews and focus groups allowed me to delve deeper into their experiences. The discourse with participants provided me with much insight and with a series of recommendations to share with students who are from low-income households. Below is a visual representation of the participants' recommendations according to school level. The main points to low-income individuals are "go to college" and "don't quit."

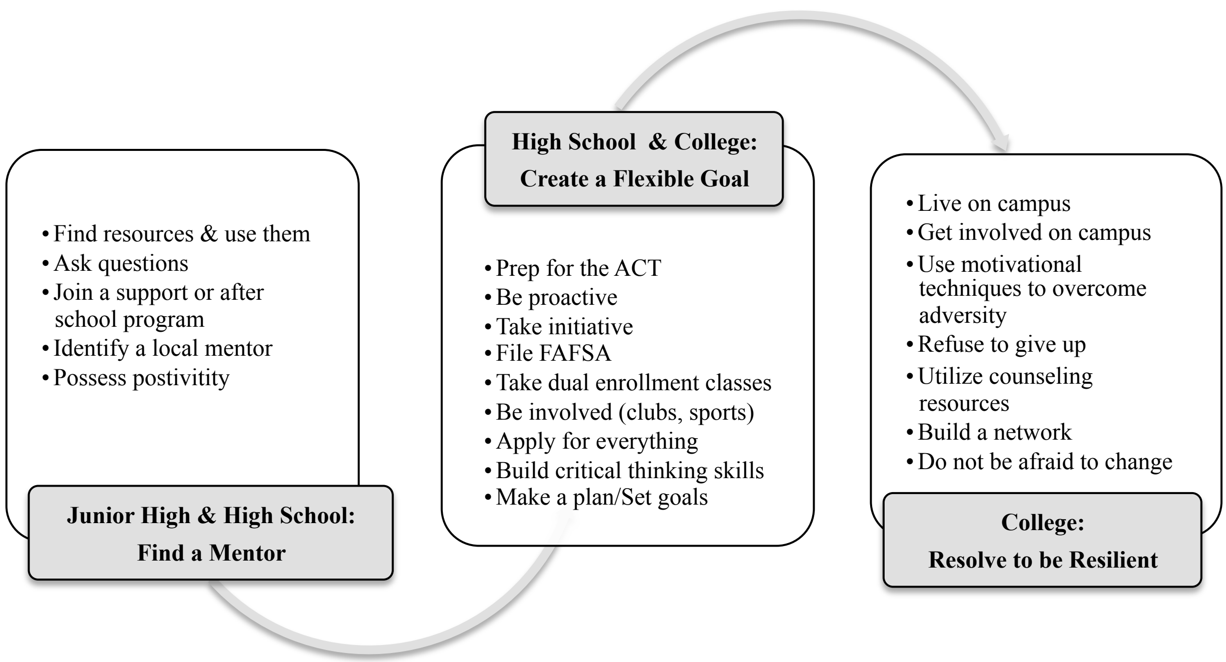


Figure 32. Advice Diagram for Low-Income College Students

High School Personnel

The study participants explained how they worked hard, sometimes questioned themselves, and gave their all to graduate from UL Lafayette with a bachelor's degree. They felt like they put in a lot of effort and energy. For some, the process was made a little bit easier as they received assistance or advice from knowledgeable people. For other students, the pathway was not any easier and they could have benefitted from having a high school personnel member to invest and plant an educational seed in them. The diagram below provides recommendations to high school personnel on the important role they play in low-income students' college enrollment and persistence.

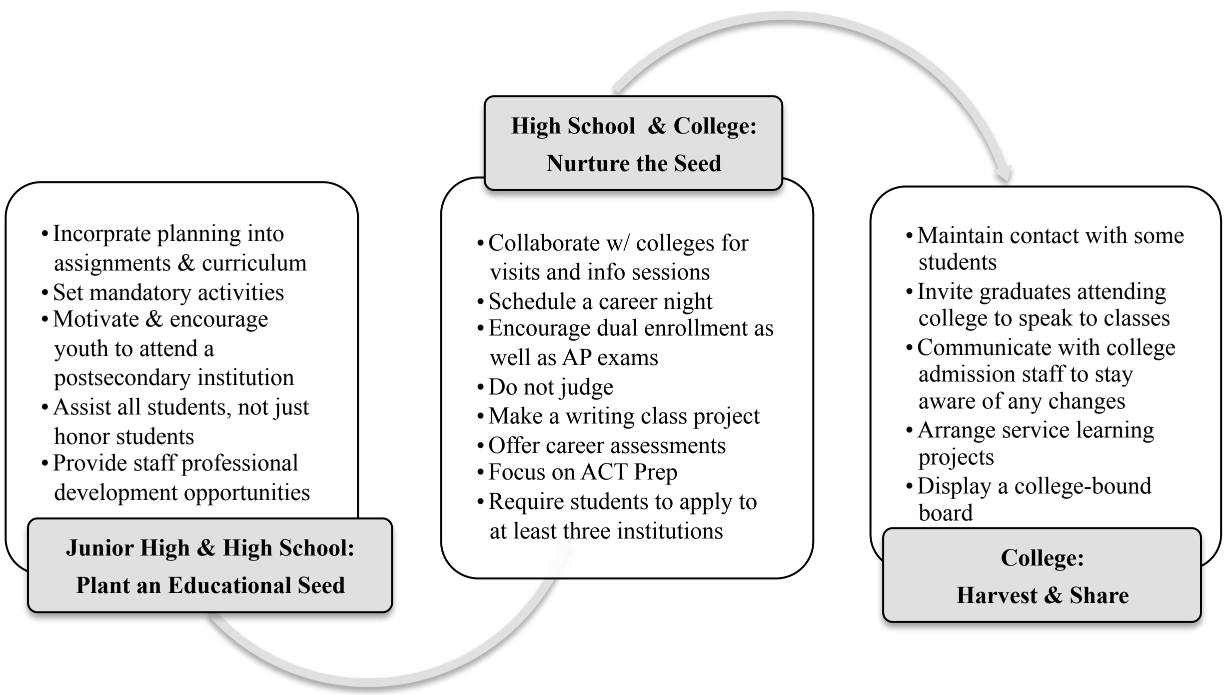


Figure 33. Advice Diagram for K-12 Public School Personnel

Higher Education Faculty & Administration

With recommendations and advice given to high school personnel, participants were quick to state that the need for improvement is not restricted to the secondary level (junior high and high schools). Faculty and staff in postsecondary education have areas for improvement and initiatives they can do with personnel at secondary the level to create to do outreach and be more welcoming. It is not the sole responsibility of community colleges to reach out to low-income communities, thus below is a diagram displaying recommendations for baccalaureate granting institutions.

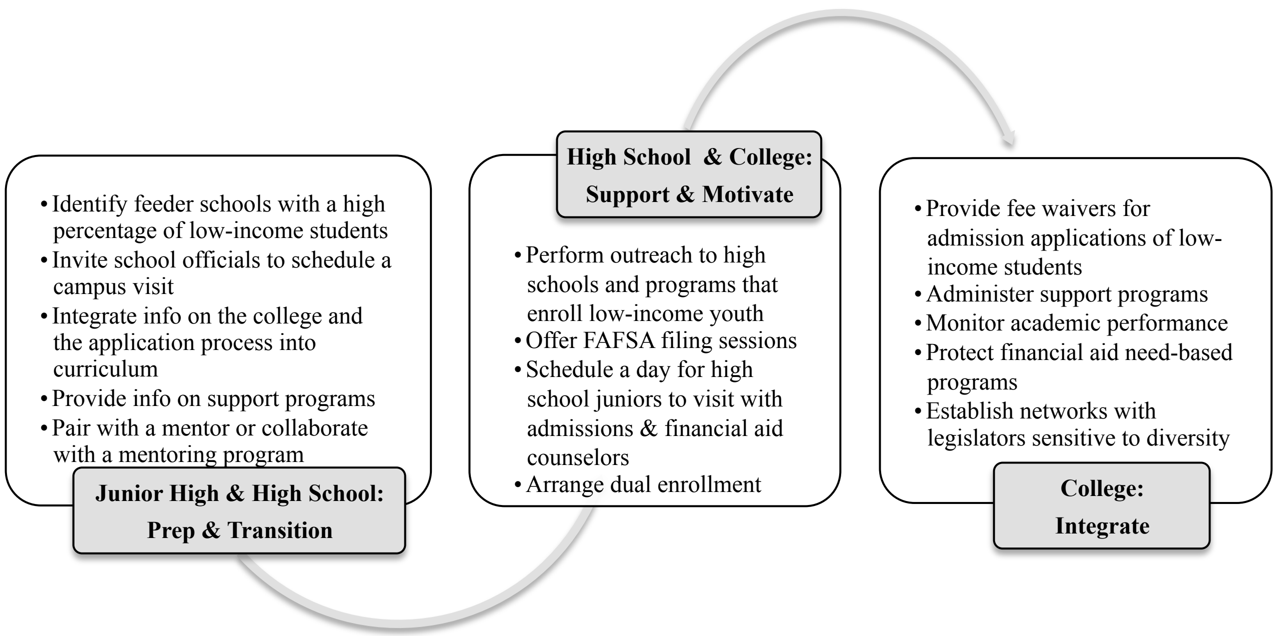


Figure 34. Advice Diagram for College & University Administrators

Policymakers & Analysts

The last set of individuals, and perhaps the most powerful ones, study participants provided recommendations for were education policymakers, policy analysts, lobbyists, legislators, and to some degree politicians at the every level (local school board members, representatives, senators, governors, etc.). In addition to better compensating individuals who enter the teaching profession, as one participant (Melissa) made explicit, there are several ideas and initiatives for both public primary and secondary education as well as public postsecondary education. By implementing some these ideas, the participants believe college enrollment numbers of individuals from low-income households would have a better chance of increasing and with it hopefully college completion.

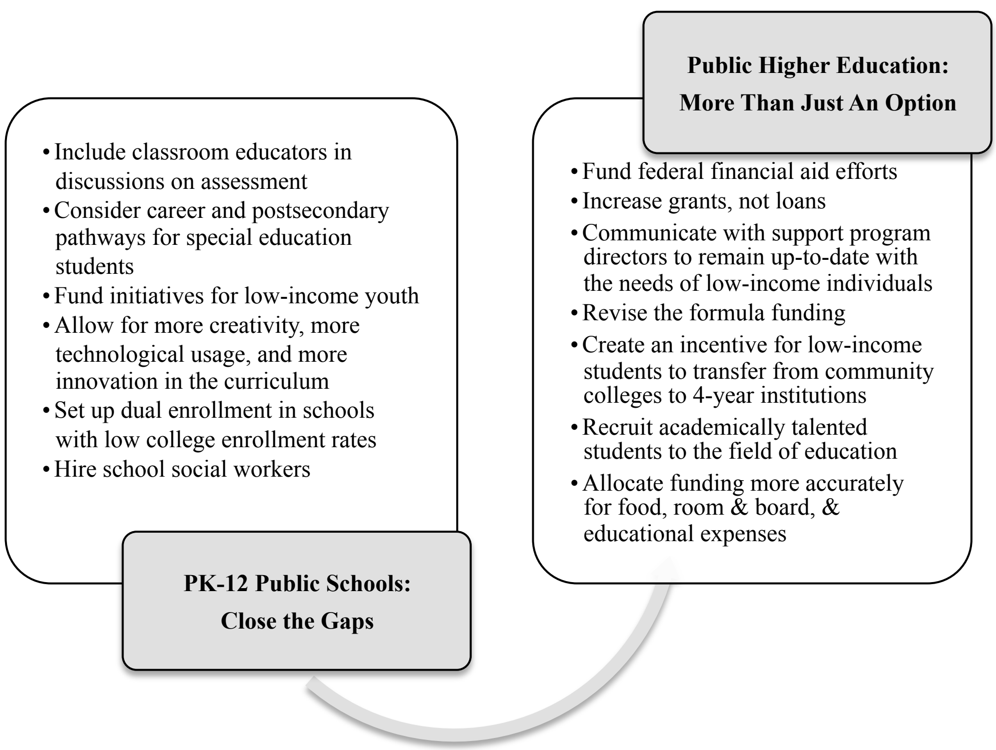


Figure 35. Advice Diagram for Higher Education Policymakers & Legislators

RESEARCHER'S PERSONAL REFLECTIONS

This study touched my life more than I originally thought and could have ever imagined. After nearly every interview, I walked to my car and cried inside of it before driving out of the parking lot. So much was said. So much was shared. I carry these people's stories in my heart and in my work. I hope in some small way this dissertation and the newsletters and work I intend to do following its completion reaches people, touches people, empowers youth, and more.

At the time I type this section (April 2011), the nation's debt is in the news headlines with the subject being ways to reduce the debt. To my shock and utter dismay, education funding at the state and federal level is set to receive major cuts. The proposed measures are leading to teacher and administrative layoffs, increased class sizes for next year, reductions in foreign language and technology courses, and a host of other unfathomable negative effects. I am saddened. To be explicit, I am angry. All of the research, time, tears, energy, and thought put into educational research studies over decades are being overlooked. The educational future of some our individual states (e.g. Texas, Louisiana, Wisconsin, California) and the future of our nation is in jeopardy. Studies that verify the needs of students, document the issues, and showcase the importance of access to postsecondary education in our ever-changing global economy rests on the desks and in the motherboards of some of our political leaders. Unfortunately, it appears those facts are taking a back seat to balancing the budget. What does this mean for the future? No one knows for sure, but it will certainly have a negative impact on low-income students (Hopkins, 2011; Keckeisen, 2011).

I have spoken with a handful of students unable to enroll in summer classes as they originally planned due to less aid. Though only anecdotal information and in my academic department of aerospace engineering not a mass issue, I am reminded of students from my previous job and how they as low-income and first-generation college students will be disproportionately impacted by the cuts to education (specifically grants and work study). Moreover, I was the recipient of multiple grants over the course of my undergraduate and graduate career and they provided important and much needed financial assistance. Next academic year's aid, has not been calculated yet as final numbers are being awaited, but preliminary data suggest deep cuts to TRIO programs, Pell Grants, and Supplemental Educational Opportunity Grants (Hopkins, 2011). As described previously, TRIO programs (i.e. Upward Bound, Student Support Services) serve low-income students. Four students in the study stated those programs were instrumental to their enrollment and/or graduation. Moreover, 80% of the participants in this study received grants and 60% of them received work-study.

I share this with readers because my heart is heavy. I cannot reflect on this study and the experiences of the participants without acknowledging the current state of affairs. The American Dream continues to move farther and farther away. While I began this study with the concept of The American Dream being a dream deferred, I wonder if it is a mirage now. The journey is not over though and low-income individuals are too resilient to give in.

This research topic surfaced based on my experiences and observations of the low percentages of low-income college students. After researching low-income college students and identifying a gap in the literature on their specific experiences and how they manage to be successful, I determined resilience was the best approach. The information learned and presented in this document will hopefully contribute to greater discussion and ultimately to better ways of engaging, recruiting, enrolling, and graduating low-income.

Conclusion

The hallmark of qualitative research is to highlight participants' voices and provide amplification so more people can hear, can care, and can act. Insight on the experiences of participants as well as their thoughts and what they perceived to be important was telling. Many had similar experiences, yet none of the participants agreed on everything. Amid their similarities however, I garnered an image of the overarching three factors that helped them succeed. As discussed in the findings chapter, below is a review of the beneficial skills and tasks.

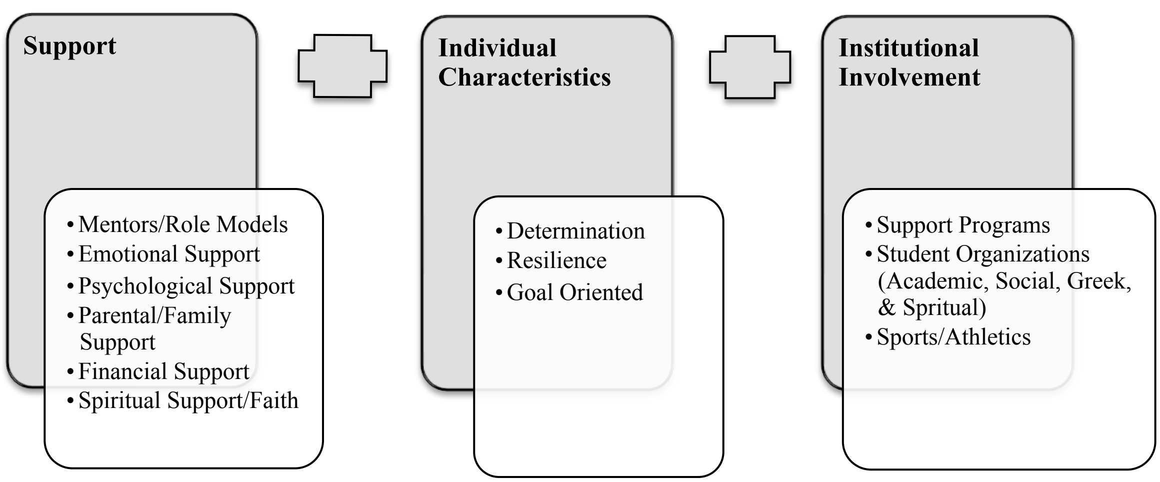


Figure 36. General Overview of Key Factors

The field notes and journaling helped remind me of the respect these students deserve as they work to earn a degree. The decision to pursue college can be made at any given point in one's life and almost at any age one can graduate with a bachelor's degree—literally almost any age. The youngest college graduate in United States history was 10-years-old in 1994 (Kearney, 1998) and the oldest college graduate was 95 years old completed at Fort Hays State University in Kansas in 2007 (Klatell, 2007). These highly contrasting ages suggest two things if nothing else—it is never too early or too late and that obstacles can be surmounted to earn a bachelor's degree. Everyone's obstacles will vary, but the resolve to overcome them and to bounce back from adversity is what separates one person from another.

One of the study participants was pregnant unbeknownst to me at the time of the interview. Months later after she gave birth, she shared with a friend of mine that her son would go to college. "He will know from day one, he's going to get a college education." This participant was the first in her entire family to earn a bachelor's degree and she even inspired others to enroll. She set a precedent in her family and she is determined to make it, especially now with her son. To forge means to move forward steadily and sometimes with a sudden increase of speed and /or power, hence I felt it was the best verb to describe how low-income college students paved a pathway to persistence.

APPENDICES

Appendix A: Participant Recruitment E-mail

Greetings [Insert Student Name]!

My name is Danielle Alsandor and I am a graduate student at The University of Texas at Austin. I am conducting a research study on low-income college students who have graduated or are graduating this year from the University of Louisiana at Lafayette. The study seeks to learn about the experiences of low-income college students, the support networks or opportunities that existed or were acquired that aided their graduation from college, and the role of resilience in their lives.

I am contacting you because your, Mr./Ms./Mrs./Dr. [Insert Name], identified you as a potential participant for the study. He/She explained you might be interested and able to participate in the study. Participation includes attending a 90-minute focus group session and a 60-minute individual interview. The focus group session is an opportunity for you and no more than four other students to answer questions about your college experiences. Prior to the start of the focus group, consent forms will be provided indicating your willingness to participate in the study and two one-page surveys will be issued. An appointment for the individual interview will then be scheduled for the following week.

Each student will receive a $20 Visa Gift Card for participating in the study after completing the individual interview. Food and beverages will be provided for the focus group sessions. All focus groups and individual interviews will be held on the UL Lafayette campus for your convenience. Please know participation is voluntary and should you participate, all information shared will remain anonymous. Also, your decision to participate in the study or to not participate will not affect your relationship with Mr./Ms./Mrs./Dr. [Insert Name] or your grades at UL Lafayette.

This research interests me because I come from a low-income household, am a native of Opelousas and Lafayette, and graduated from UL Lafayette. I believe it is important for education researchers to better understand the experiences of low-income youth who earned/will earn a bachelor's degree. If you are interested in participating, please contact me via phone at (512) 921-5853 or via e-mail at daniellealsandor@austin.utexas.edu. Please forward to any peers you think are eligible and may be interested. Thank you for your time and I look forward to meeting you!

Sincere thanks,
Danielle J. Alsandor
Doctoral Student
The University of Texas at Austin

Appendix B: Participant Recruitment Flyer

Graduating this Dec. or next May?

Are you from a low-income household?

If you answered yes to both questions, participate in a research study for $20!

Only criteria (1) graduating F'10 or Sp'11 and (2) from a low-income household (See chart on right)

# in Household	Household Income
1	$16,245
2	$21,855
3	$27,465
4	$33,075
5	$38,685

Share your college experiences!

My name is Danielle Alsandor and I am a graduate student at The University of Texas at Austin. I am conducting a research study on low-income college students who have graduated or are graduating this year from the University of Louisiana at Lafayette. The study seeks to learn about the experiences of low-income college students, the support networks or opportunities that existed or were acquired that aided their graduation from college, and the role of resilience in their lives.

This research interests me because I come from a low-income household, am a native of Opelousas and Lafayette, and graduated from UL Lafayette. I believe it is important for education researchers to better understand the experiences of low-income youth who earned/will earn a bachelor's degree. If you are interested in participating, please contact me via e-mail at daniellealsandor@austin.utexas.edu. Thanks!

For more information, e-mail daniellealsandor@austin.utexas.edu

Contact me via e-mail daniellealsandor@austin.utexas.edu

Contact me via e-mail daniellealsandor@austin.utexas.edu
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Contact me via e-mail daniellealsandor@austin.utexas.edu

Appendix C: Participant Survey

Forging a Path to Success: Student Survey

Name: ______________________________ Desired Pseudonym: _______________ Sex: _______ Age: ___________

Major: ______________________________ First Semester Enrolled: ___________ Graduation Date: ______________

Race/Ethnicity: _________________________ Hometown: ____________________ Phone Number: ________________

E-mail Address: _____________________________________ High School: ________________ High School GPA: ______

Mother's Occupation: _______________________ Father's Occupation:_____________________ College GPA: ________

Did you receive financial aid during college? ☐ Yes ☐ No
If yes, what types? (Check all that apply.) ☐ Grants ☐ Students Loans ☐ Work-Study ☐ Parent PLUS Loans

Number of People in the Household (including you): 1 2 3 4 5 6 7 8 9

Household Income: ☐ $14,999 and below ☐ $15,000-$19,999 ☐ $20,000-$24,999 ☐ $25,000-29,999
☐ $30,000-$34,999 ☐ $35,000-39,999 ☐ $40,000-$44,999 ☐ $45,000-49,999
☐ $50,000-$54,999 ☐ $55,000-59,999 ☐ $60,000 and above ☐ Unknown

Mother's Education Level: ☐ No High School ☐ High School ☐ Some College ☐ Associate's Degree
☐ Bachelor's Degree ☐ Master's Degree ☐ Doctoral Degree ☐ Unknown

Father's Education Level: ☐ No High School ☐ High School ☐ Some College ☐ Associate's Degree
☐ Bachelor's Degree ☐ Master's Degree ☐ Doctoral Degree ☐ Unknown

Does your family own a home? ☐ Yes ☐ No ☐ Unknown Did your family ever receive public assistance? ☐ Yes ☐ No

Did you have computer at your home? ☐ Yes ☐ No Did you have Internet access at your home? ☐ Yes ☐ No

Who did you turn to for college information? ☐ Counselor ☐ Teacher ☐ Friends ☐ Parent(s) ☐ Family
☐ Other_________________________

Were you involved in student organizations or cultural/performing arts (e.g. dance, theatre, art, etc.) in college? ☐ Yes ☐ No
If yes, please list ____

Are you currently employed? ☐ Yes ☐ No
If yes, where? ______________________________
If no, have you been employed before? ☐ Yes ☐ No
If yes, where? _________________________

Do you know people who have access to information and resources you feel are important? ☐ Yes ☐ No
If yes, do any of these people share their resources? ☐ Yes ☐ No
Who are these people? ____
What information and resources you feel are important? ____
____

Have you traveled out of the state? ☐ Yes ☐ No
If yes, what location(s)? ____

Did you attend cultural or performing arts events (e.g. museum, opera, play, art exhibit, etc.)? ☐ Yes ☐ No
If yes, which one(s)? ____

Do you have relationships with people from different socioeconomic (class) levels? ☐ Yes ☐ No

Appendix D: Resilience Scale

Please read the following statements. Circle the number which best indicates your feelings about that statement. For example, if you strongly disagree with a statement, circle "1". If you are neutral, circle "4", and if you strongly agree, circle "7", etc.

		Strongly Disagree						**Strongly Agree**
1.	When I make plans, I follow through with them.	1	2	3	4	5	6	7
2.	I usually manage one way or another.	1	2	3	4	5	6	7
3.	I am able to depend on myself more than anyone else.	1	2	3	4	5	6	7
4.	Keeping interested in things is important to me.	1	2	3	4	5	6	7
5.	I can be on my own if I have to.	1	2	3	4	5	6	7
6.	I feel proud that I have accomplished things in life.	1	2	3	4	5	6	7
7.	I usually take things in stride.	1	2	3	4	5	6	7
8.	I am friends with myself.	1	2	3	4	5	6	7
9.	I feel that I can handle many things at a time.	1	2	3	4	5	6	7
10.	I am determined.	1	2	3	4	5	6	7
11.	I seldom wonder what the point of it all is.	1	2	3	4	5	6	7
12.	I take things one day at a time.	1	2	3	4	5	6	7
13.	I can get through difficult times because I've experienced difficulty before.	1	2	3	4	5	6	7
14.	I have self-discipline.	1	2	3	4	5	6	7
15.	I keep interested in things.	1	2	3	4	5	6	7
16.	I can usually find something to laugh about.	1	2	3	4	5	6	7
17.	My belief in myself gets me through hard times.	1	2	3	4	5	6	7
18.	In an emergency, I'm someone people can generally rely on.	1	2	3	4	5	6	7
19.	I can usually look at a situation in a number of ways.	1	2	3	4	5	6	7
20.	Sometimes I make myself do things whether I want to or not.	1	2	3	4	5	6	7
21.	My life has meaning.	1	2	3	4	5	6	7
22.	I do not dwell on things that I can't do anything about.	1	2	3	4	5	6	7
23.	When I'm in a difficult situation, I can usually find my way out of it.	1	2	3	4	5	6	7
24.	I have enough energy to do what I have to do.	1	2	3	4	5	6	7
25.	It's okay if there are people who don't like me.	1	2	3	4	5	6	7
26.	I am resilient.	1	2	3	4	5	6	7

Appendix E: Focus Group Protocol

Script:

Thank you for coming to this session this afternoon/evening. My name is Danielle Alsandor and before we officially begin I want to share with you some information about myself and explain my research study.

I am native of Opelousas and Lafayette and graduated from UL Lafayette in 2004. Currently, I am a graduate student at The University of Texas at Austin with the intent of earning a Ph.D. in higher education administration. I am here to conduct my research study on the experiences of low-income college students. As a product of a single parent, low-income household, I want to learn more about the experiences of college students from low-income households. The purpose of my study is to understand how low-income college students are successful in earning undergraduate degrees. Through this focus group and a subsequent individual interview, I hope to learn what and/or who contributed to your ability to persist through graduation.

During the focus group, a series of questions will be asked. You can respond in no particular order and share whatever you feel comfortable sharing, if anything. At no point during the focus group, do you have to share. If do not want to respond to particular question, simply remain quiet or say, "There is nothing I wish to add." If you decide you no longer want to participate in the study, you are free to excuse yourself and any forms you have completed will be shredded and any dialogue communicated will be stricken from the record. Your participation in this study is entirely voluntary. You are free to refuse to be in the study, and your refusal will not influence current or future relationships with The University of Texas at Austin or UL Lafayette. Lastly, to ensure anonymity, I am asking for each of you to select a pseudonym (fake name) to identify yourself. Do you have any questions?

At this time, please read the "Informed Consent to Participate in Research" form and sign if you agree to participate. *[I will review the form with participants and collect signed forms].* Thank you for your willingness to participate in this study.

There are two one-page surveys for you to complete. The sheet titled "Student Survey" is for me to obtain background information. The sheet titled "Resilience Scale" is a measurement to gauge your ability to overcome adversity. *[Read directions for both forms.]* Please raise your hand when you have completed both forms and I will collect.

We will now begin the question portion of the focus group. If, at any point, you do not understand a question, please ask me to further explain. Also, there is one definition I want to provide to you and that is for the word "persist." In this study, the words "persist," "persisted," and "persistence" refer to a student's ability to remain in college and graduate. *[Turn on digital audio recorder. Ask the following questions in semi-structured format; allowing for following questions as needed.]*

1. How would you describe your access to information on college?
    a. How were you successful in using that information?
    b. How did you compensate for any lack of information?
2. What was your preparation level for college? Do you feel you were adequately prepared?
3. What or who positively impacted or aided your enrollment in UL Lafayette?
4. How did your home environment factor into your decision to enroll at UL Lafayette?
5. How would you describe your transition from high school to college?
6. What individual traits or personal characteristics do you possess that you believe contributed to your persistence?
7. What support networks do you have or what opportunities have you accessed that you believe aided your persistence?
8. How would you describe your college experience?
9. When you are faced with a difficult situation, hit a roadblock, or have a challenge, how do you respond?
10. What advice would you offer to high school students from low-income households contemplating or preparing to begin for this journey?
11. Is there anything else you would like to share or add about your college experience or any other details you feel have influenced your persistence?

Thank you again for your willingness to participate in the study and share your college enrollment and persistence experiences with me! I hope this was a good experience for you and allowed you the opportunity to reflect on your college years. Congratulations on graduation!

Please see me individually to schedule a date and time for the individual interview. This interview will allow me to learn about some of your specific experiences in college and your perceptions of those experiences impacted your persistence.

Appendix F: Individual Interview Protocol

Script:

Thank you for coming! As mentioned at the completion of the focus group, the individual interview provides the opportunity for me to obtain insight on some of your specific experiences.

The same ground rules apply here. If, at any point, you wish to not answer a question, simply say, "I prefer not to answer." If you wish to not participate or wish to conclude the interview at any point and want to be removed from the study, simply let me know and all documentation will be destroyed and any dialogue you have provided thus far, will not be used in the study.

Do you have any questions? Let's begin. *[Turn on digital audio recorder. Ask the following questions in semi-structured format; allowing for follow-up questions as needed.]*

1. Tell me about yourself. How would you describe yourself?

2. How did you get to college? Tell me your story.

3. When did you know you wanted to go to college? Who, if anyone, helped you in that process?

4. What role, if any, did your family, friends, teachers, counselors, or others play in your decision to enroll in college?

5. What role, if any, did these same people (family, friends, teachers, counselors, or others) play in your decision to remain in college and graduate?

6. What do you consider to be some of your successes?

7. Did you ever think of dropping out? Why or why not?

8. Were economic resources ever an issue?

9. What were some barriers, if any, you encountered?

10. Who helped you, if anyone, on campus?

11. Who helped you, if anyone, off campus?

12. What did your parents tell you about college?

13. How did you find out about what courses you were supposed to take?

14. What or who do you feel help you the most in college?

15. What do you wish you had access to, if anything, or had earlier access to, while you were in college?

16. Did you have access to assistance in filling out the FAFSA?

17. The results from the resilience scale you completed last time indicate you have a low/moderate/high *[identify the participant's specific result]* level of resilience. Do you agree or disagree with this rating? Explain and provide an example.

18. Resilience is the ability to overcome adversity. What role would you say resilience has played in your college experience?

19. How would you describe your college career?

20. How would you describe your thought process or attitude towards college?

    a. What or who impacts your attitude toward your college?

    b. Has your thought process or attitude changed over time? If so, how?

21. How has your home life, neighborhood, and/or environment impacted your college career?

22. What or who has encouraged you to persist?

23. Lastly, how would you draw your pathway to college completion? *[Provide participant with a blank sheet of paper and a pencil.]* Simply illustrate on this paper what have been your influences at different stages and what has contributed to your persistence. There is no "one way" and no "right way," just draw/write what you feel represents your college journey. Feel free to write words, draw images, arrows, etc.

24. Please explain your illustration. *[Ask questions related to the illustration for clarity.]*

25. Is there anything else you would like to share or add about your college experience or any other details you feel have influenced your persistence?

Thank you again for participating in my study! As promised, here *[issue gift card]* is a $20 Visa gift card in appreciation of your time. I truly hope this was a good experience for you and if you have any questions about graduate school, please feel free to contact me. I wish you much success!

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Vita

Danielle Juanice Alsandor, a Louisiana native, graduated from Opelousas High School as class valedictorian and began her college education at the University of Louisiana at Lafayette. In 2004, Alsandor graduated magna cum laude with a Bachelor's of Arts in Mass Communication with a concentration in Broadcasting and a minor in English from UL Lafayette. Though a news guru and enthusiast of broadcast journalism, Alsandor decided to pursue a graduate degree in higher education administration as her passion was working with and helping college students. During undergrad, Alsandor worked as a tutor and *L'Acadien* Yearbook editor-in-chief. She continued her education at The University of Texas at Austin where she earned a Master's of Education in College & University Student Personnel Administration in 2006.

Alsandor was employed by The University of Texas at Austin's Office of the Dean of Students as the Education Specialist for the Longhorn Link Program-TRIO Student Support Services in 2005. She entered the higher education administration doctoral program in 2007 at UT Austin working full-time and taking full-time coursework. The Longhorn Link Program was later transitioned to the portfolio of the Division of Diversity and Community Engagement. Promoted to program coordinator in 2008, Alsandor resigned her full-time position in 2009 to focus on completing her graduate studies. She accepted a part-time position as an undergraduate advising assistant in the Department of Aerospace Engineering & Engineering Mechanics.

Permanent e-mail: daniellealsandor@gmail.com
This dissertation was typed by Danielle Juanice Alsandor.